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# Final Report

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## Queen Anne's County Housing Study

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Submitted to:

**Queen Anne's County**

**Department of Housing and Community Services**

Centreville, Maryland



Prepared by:

**The Louis Berger Group, Inc.**

New York, New York



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burden” – that is, they spent more than 50 percent of their monthly household income on homeownership costs. Similar to the situation with rental households, owner households earning income less than \$20,000 annually represent the largest number of households experiencing a cost burden in the County. Approximately 62 percent (679 households) of owner-occupied households in this lower income category incurred a cost burden in 1999.

- **Scarce Supply of “Affordable Dwellings” for those Earning Less the Region’s Median Household Incomes** – The study also estimates the supply of housing that remains affordable in light of the widening gap in home prices and household incomes in recent years. The analysis is performed on the appraised value of home reported in Maryland Property View and also for reported recent sales. In terms of reported appraised values:
  - Those earning 80 percent of the median income of the region (i.e. \$57,720) are able to afford up to \$230,880 home. However, this income level is sufficient to afford only 25 percent of the homes in Queenstown, 42 percent of the homes in Centreville and just over one-half of the homes in Grasonville and Romancoke.
  - Far fewer homes are affordably priced for those earning one-half of the region’s median income – in fact, only 11 percent of homes would be affordable within the Romancoke area and about 27 percent of homes in Grasonville. Nearly all homes in the County are out of financial reach of those earning a very low income (i.e., those earning as little as \$21,700).

Similar patterns are evident when examining recent sales data:

- Those households earning incomes at the lower-income level (i.e., those earning about \$36,000) can afford a home price of \$145,000. About 90 percent of recent home sales are greater than this home price in such locations as Queenstown, Stevensville, and Romancoke. Sales at this price level account for a somewhat larger proportion of total sales in Crumpton, Sudlersville or Church Hill.
- Only a small handful of homes in Stevensville, Queenstown, Romancoke, or Chester were sold at prices below \$100,000 – a price level within reach of those classified as very low income home buyers.

#### **FUTURE HOUSING NEEDS AND AFFORDABILITY**

- **Future Population** -- Population projections were prepared in 5-year increments for the years 2005 through 2030. The Kent Island Census tracts are projected to grow faster than any other area, accounting for 44 percent of the County population by 2015 compared to 40 percent in 2000. The County is projected to grow faster than any other surrounding county.
- **Total Number and Type Housing Units Demanded** – From 2005 to 2015, the projections anticipate a growth of 3,600 households, an average annual increase of between 351 and 373 households. Tenure occupancy trends were projected; approximately 85-90 new renter households are projected to be required *annually* over the 10 year period.
- **Housing Type** – The projections anticipate that 86 percent of the housing units are single-family while 7 percent of the units are apartments. This is quite similar to the planned inventory of projects in the pipeline which currently is estimated to be 84 percent single-family units and 13 percent multi-family units.
- **Bedroom Configurations of Owner and Renter Occupancies** – *The projections illustrate the overwhelming significance of owner-occupied single-family detached dwellings to the County’s anticipated future housing stock growth.* The projections also illustrate that these dwelling types tend to be 3, 4 and 5 bedroom configurations, leading to somewhat higher populations and school-age



- **Unmet Demand Projections for Elderly Households** (62 years and older) include projections of future need for rental and owner-occupied dwellings and bedroom configurations.
  - *Rental elderly housing demand is a growing need, particularly at price levels serving moderate income households. Without additional senior-targeted rental production, this rental segment will be a growing source of unmet demand.*
  - Very low-income elderly renters tend to be highly concentrated in one-person households (89 percent). By comparison, elderly owner-occupied households are more evenly split between 1-person and 2-person households.
  - Owner-occupied housing is a greater source of unmet demand for elderly households than rental households.

#### SPECIAL NEEDS

- The Department of Housing and Community Services provides a Homeless Prevention Program that provides emergency housing assistance to those who are homeless or about to become homeless. In 2005, the program served 196 persons and spent its budgeted amount of \$18,000. *The County does not have a shelter for the homeless; the program places the homeless in a hotel for up to 3 nights.*
- *This approach is not an effective solution since it is extremely short-term (3 days) and hotel rooms are costly according to the participants in this Housing Study's Community Workshop. In fact, the high demand for services exceeded the limited funds budgeted -- the program ran out of funds halfway through the FY05 fiscal year. In a March 2003 report to the County Commission, the Committee on Affordable Housing previously expressed their concern that there was no homeless/emergency shelter in Queen Anne's County. Instead, the homeless are referred to shelters in Salisbury, Cambridge or Annapolis.*

#### WORKSHOP / INTERVIEWS

- *Affordable Housing Shortage* – All survey respondents reported a shortage of affordable housing units within the County. In general, increased housing production costs and rising rent levels due in part to these higher costs are expected to exacerbate the existing shortage of affordable housing. This scarcity forces some residents and members of the work force out of the County in search of affordable housing. This can be detrimental to community cohesion, economic development initiatives, and result in the loss of workforce within the County.
- *Need for Supportive Service* – Survey respondents emphasized the importance and need for expanding support services such as in-home medical care and improved public transportation services for senior citizens and low-income persons.
- *Scattered Site Solutions* – Survey respondents tended to support the view that steps should be taken to further integrate low-income households with the rest of the community through scattered site housing initiatives. A benefit of this approach is to offer residents more housing options closer to their work locations and it can be effective in creating more vibrant and economically successful communities.



### STRATEGIES AND ACTIONS

To address the affordable/workforce housing issues in the County, several strategies and actions have been described in Chapter 7. The strategies and actions include recommendations for changes in land use and zoning regulations, elimination of select cost-generative factors affecting the delivery of affordable units, and building the capacity of local organizations and institutions and encouraging greater collaboration and problem-solving.

Noteworthy strategies for delivering affordable/workforce housing and examples of effective programs and practices carried out by other communities are presented in Chapter 8 Affordable Housing Strategies Toolbox.

- **Strategy 1 – Revise Select Land Use and Development Regulations to Create Affordable Housing-** recommends strengthening the language to include inclusionary zoning and housing linkage fee requirements, among other measures.
- **Strategy 2 – Financial Assistance and Incentives-** outlines different strategies including land purchases and waivers to development fees to reduce development costs, obtain funding, or other mechanisms to support affordable housing development such as a Community Land Trust.
- **Strategy 3 – Provide Program Administration and Coordination with Local and State Housing Agencies and Non-profits-** outlines roles and responsibilities and coordination of agencies, including fast-tracking incentives for affordable housing development applications.
- **Strategy 4 – Public Outreach and Education-** addresses strategies for public outreach and workshops, homeownership programs and the production of literature to educate the public on the importance of affordable housing.
- **Strategy 5 – Revise and Update the 2002 Comprehensive Plan-** recommends strengthening language and criteria on affordable housing, but more importantly to develop an Affordable Housing Plan to establish an achievable framework to increase the number of affordable housing units in the County.



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## 1.0 INTRODUCTION

### 1.1 PURPOSE OF STUDY

The *Queen Anne's County Housing Study* has been prepared to support the strategic planning of the Queen Anne's County Department of Housing and Community Services. It has been prepared in consultation with its Affordable Housing Committee. The *Housing Study* examines the affordable housing needs of the overall County and by geographic area to provide guidance for future housing initiatives.

The Queen Anne's County Housing Study presents research regarding the current and future needs for all types of affordable housing including: elderly housing, small-family; large-family; assisted-living facilities; emergency shelters; housing rehabilitation needs; and special needs populations. The Housing Study examines regional and local demographic-economic conditions influencing current and prospective housing demand in Queen Anne's County. The study examines the County's existing housing stock (e.g., age, condition, tenure, price levels and affordability) and how these conditions may vary geographically within the County. In assessing recent trends and existing conditions, spatial patterns and forecasts, the Housing Study seeks to identify current needs or gaps in affordability as well as forecast future needs.

#### *What is meant by the term "affordability" or affordable housing?*

The generally accepted definition of affordability is that a household should pay no more than 30 percent of its annual income on housing. Families who pay more than 30 percent of their income for housing are considered "cost burdened" and may have difficulty affording necessities such as food, clothing, transportation and medical care.

According to the U.S. Department of Housing and Urban Development, an estimated 12 million renter and homeowner households now pay more than 50 percent of their annual incomes for housing, and a family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States. *The lack of affordable housing is a significant hardship for low-income households preventing them from meeting their other basic needs, such as nutrition and healthcare, or saving for their future and that of their families.*

A diverse housing supply is an important ingredient for community and economic development. Communities without a diverse quality housing supply, including housing that is "affordable" for persons at various stages of their life cycle, may be at a disadvantage recruiting a labor force for civic-maintaining jobs in local schools and the police force or to clerical work. The absence of an affordable and a diverse housing stock makes their community less competitive economically for the attraction of businesses to office and industrial parks and, thus, such communities may be less capable of expanding their economic base or tax ratable base.

### 1.2 ORGANIZATION OF STUDY

The report is organized into 8 chapters and several appendices:

- *Chapter 1 – Introduction* provides an overview of the purpose and organization of this *Housing Study Report* and provides a definition of the term "affordability" for this report. .
- *Chapter 2 – Housing Demand Trends* reviews key trends influencing housing demand including population, household, household income, labor force, employment, and commutation patterns.
- *Chapter 3 – Housing Inventory* reviews the County's existing housing stock in terms of occupancy and vacancy rates, types of units and tenure, age and conditions, dwelling units issued



by building permit and recent trends in sales and fair market rents, locally-administered housing programs and facilities including for seniors, special needs populations, public housing and assisted housing. The section also reviews the County's inventory of planned and proposed development projection in terms of the housing structure types in the "pipeline".

- *Chapter 4 – Current Housing Affordability* examines the housing cost burden on renter and owner-occupied households – that is, households who are spending more than 30 percent of their income for rent and mortgages. The total number of households that are so burdened is benchmarked. Utilizing recent appraisals and recent sales reported in the Maryland Property View, the size of the resulting “affordability gap” are tracked in the period post-2000 census for several areas of Queen Anne’s County.
- *Chapter 5 – Future Housing Needs and Affordability* draws from recent Queen Anne’s demographic forecasting initiatives and translates demographic projections into household demand projections by housing type, tenure, bedroom mix and location. The projections offer a forward-looking indication, based upon recent demographic-economic trends and housing demand profiles of the types of dwelling units that are expected to be required in the 2005 to 2015 period to satisfy anticipated growth trends.
- *Chapter 6 – Assets and Resources / Needs and Challenges* is a brief chapter that introduces the outreach process followed during the study to contact organizations and institutions active in the planning or development of affordable and special populations’ housing projects. The outreach process was intended to supplement the quantitative approach to needs assessment, presented in Chapters 2 through 5. The outreach process, through a workshop and survey interviews, provides a forum for agencies and stakeholders to describe their individual organization’s mission and identify critical issues of concern, key deficiencies and needs, and strategies and actions to address existing or prospective needs.
- *Chapter 7 – Strategies and Actions* lays out several suggested strategies and actions that were identified during the outreach processes or stem from the needs assessment investigations.
- *Chapter 8 – Affordable Housing Strategies Toolbox* reviews nation-wide affordable housing strategies and the pros and cons of each program.
- *Chapter 9 – References* identifies key data sources or reports used in preparing this report.
- *Appendices – Several appendix items are included in the Housing Study.*
  - Appendix A -- Major Topics of Workshop – Summary of major issues raised during the workshop.
  - Appendix B -- Interview Summaries – Documentation of interviews and surveys prepared by contacted agencies.
  - Appendix C – Organizations and Institutions – A list of active organizations and institutions that are resources for housing and community development.
  - Appendix D -- Housing Survey – A copy of the distributed housing survey.
  - Appendix E -- Projections by Tenure, Housing Type and Bedrooms, 2005-2015. More detailed output tables from the housing demand forecasting reported in this study.



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## 2.2 POPULATION TRENDS

Total population in Queen Anne’s County has been increasing substantially for more than three decades. The County’s population in 1970 was 18,422, but by 2004, the population had climbed to over 45,000 persons, an increase of 145 percent. Between 1980 and 1990, the County’s population had jumped 33 percent. Between 1990 and 2000, the population grew another 19.5 percent, the 8<sup>th</sup> fastest growing County in the state of Maryland for that period. By comparison, the state of Maryland as a whole experienced a 10.5 percent increase during this same timeframe.

Still, the population growth throughout Queen Anne’s County varies geographically. Table 2-1 shows how the Centreville area lost 10.5 percent of its population between 1990 and 2000, while the adjacent community of Ruthsburg grew more than 105 percent over the same timeframe. In 2000, the census areas making up Kent Island (Census Tracts 8108, 8109, and 8110) represented 41 percent of Queen Anne’s total population, yet Kent Island’s land area accounts for approximately 7 percent of the total land area in Queen Anne’s County.

**Table 2-1  
Total Population by Census Tract in Queen Anne’s County: 1970 – 2000**

Census Tract	Area Name	1970 No.	1980 No.	1990			2000		
				No.	Share Percent	% Change	No.	Share Percent	% Change
8101	Crumpton	2,202	2,294	2,577	7.6%	12.3%	2,759	6.8%	7.1%
8102	Sudlersville	2,163	2,306	2,362	7.0%	2.4%	2,417	6.0%	2.3%
8103	Church Hill	1,846	2,912	3,514	10.3%	20.7%	3,750	9.2%	6.7%
8104	Centreville	3,564	4,025	4,664	13.7%	15.9%	4,183	10.3%	-10.3%
8105	Ruthsburg	919	1,081	1,397	4.1%	29.2%	2,869	7.1%	105.4%
8106	Queenstown	3,896	4,713	4,091	12.0%	40.3%	4,795	11.8%	17.2%
8107	Grasonville			2,519	7.4%		2,978	7.3%	18.2%
8108*	Stevensville	3,832	8,177	2,807	8.3%	56.9%	5,065	12.5%	80.4%
8109*	Romancoke			6,360	18.7%		7,563	18.6%	18.9%
8110*	Chester			3,662	10.8%		4,184	10.3%	14.3%
	<b>Total Queen Anne's County</b>	18,422	25,508	33,953	100.0%	33.1%	40,563	100.0%	19.5%
	<b>Kent Island as Share of County</b>	3,832	8,177	12,829	37.8%	56.9%	16,812	41.4%	31.0%

\* Kent Island Census tracts  
Source: U.S. Census Bureau; The Louis Berger Group, Inc., 2005.

### 2.2.1 Population by Age Group

The County’s age patterns have been changed by suburban and retirement residential developments and an inability to attract or retain young persons in their early adulthood (i.e., their initial household formation years). The median age of Queen Anne’s County population shifted from 35.4 to 38.8 years between 1990 and 2000; the County’s median is older than the U.S. median of 36.3 years. While the percentage of persons under the age of 20 remained stable at 27 percent, the percentage of persons 35 or older increased 7 percent. Table 2-2 shows the changing age distribution of Queen Anne’s County residents.



**Table 2-2  
Population by Age Group for Queen Anne's County**

Age Group	1990		2000	
	Number	Percent	Number	Percent
Less than 15	7,193	21.2%	8,589	21.2%
15 to 19	1,962	5.8%	2,509	6.2%
20 to 24	1,863	5.5%	1,447	3.6%
25 to 34	5,705	16.8%	4,760	11.7%
35 to 44	5,457	16.1%	7,531	18.6%
45 to 54	3,982	11.7%	6,078	15.0%
54 to 64	3,420	10.1%	4,474	11.0%
65 to 74	2,760	8.1%	3,046	7.5%
74 to 84	1,284	3.8%	1,738	4.3%
85 and over	327	0.9%	391	1.0%
<b>Total</b>	<b>33,953</b>	<b>100.0%</b>	<b>40,563</b>	<b>100.0%</b>
<b>Median</b>	<b>35.4</b>	<b>--</b>	<b>38.8</b>	<b>--</b>
65 and over	4,371	12.9%	5,175	12.8%
62 and over	5,433	16.0%	6,289	15.5%
60 and over	6,133	18.1%	7,196	17.7%

Source: U.S. Census Bureau; The Louis Berger Group, Inc., 2005.

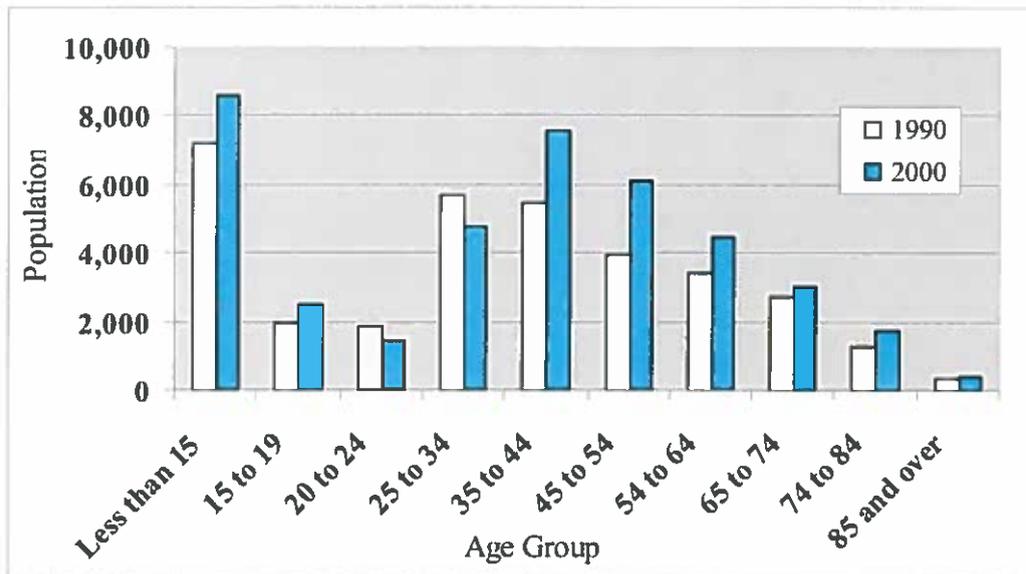
Figure 2-2 shows that Queen Anne's County population increased in every age group between 1990 and 2000, except for persons between 20 and 34 years, which experienced slight decreases. The trend suggests that the County does not currently attract significant numbers of new families and first time home buyers. Younger adults are likely to migrate out of the County, perhaps to attend institutions of higher education, enter the labor market or form families. This trend has been exacerbated, in part, by a shortage in the supply of rental or affordable first-homes matched to the typical financial resources of this age-segment.

In 2000, there were an estimated 7,676 school-age children (persons 5 to 17 years) in Queen Anne's County, representing 19 percent of the total population. Approximately 6.4 percent of the County's population is under the age of 5, and as such, may require access to day care services. The share of persons under 15 years of age did not change significantly between 1990 and 2000.

The 65 and over elderly population numbered 5,175 persons in 2000, or approximately 13 percent of the total Queen Anne's County population. The percent of elderly persons did not change from 1990 estimates. Census results show that the elderly are scattered throughout the County and account for between 21 and 26 percent of the population in all but two Census tract areas. However, the fastest growing area of Queen Anne's County, Kent Island, had the lowest concentration of elderly persons; persons 65 years and over accounted for only 14.4 percent (tract 8108) and 15.7 percent (tract 8109) of these census areas. Figure 2-3 presents the spatial patterns for persons 65 years and older.



**Figure 2-2**  
**Population Distribution by Age Group for Queen Anne's County, 2000**



Source: U.S. Census Bureau, 2000; The Louis Berger Group, Inc, 2005.

## 2.3 HOUSEHOLD TRENDS

This section illustrates the changing characteristics of households in Queen Anne's County for 1990 and 2000, including household type, location, size and age. Overall, the average household resides in a rural section of the County, is made up of a family of 2.62 persons, with the head of household being between 35 and 44 years.

### 2.3.1 Type and Location of Households

Most residents living in Queen Anne's County reside in "family" households, which include households headed by a married couple, a single mother or a single father (Figure 2-4). In 2000, the County population residing in family-type households reached 35,400, or approximately 87.3 percent of the total Queen Anne's County population. This population segment had increased from 79 percent in 1990. Of the 15,346 total households in the County in 2000, approximately 11,600 households (75.6 percent) were made up of families<sup>2</sup> and 3,737 households (24.4 percent) constituted non-family households. Key changes in household demographic between 1990 and 2000 included:

- The percentage of married-couple families versus single-spouse families grew from 79.8 to 84.2 percent of all families, indicating a trend of long-term marriage sustainability.
- The percentage of non-family households grew from 21 to 24.4 percent of all households.
- The percent of female-headed family households with no husband present remained low but increased 2 percentage points, from 6.7 to 8.7 percent.

<sup>2</sup> The U.S. Census Bureau considers groups families into three types: Married-couple families, male householder with no wife present, and female householder with no husband present.

Figure 2-3  
Persons Above 65 Years of Age

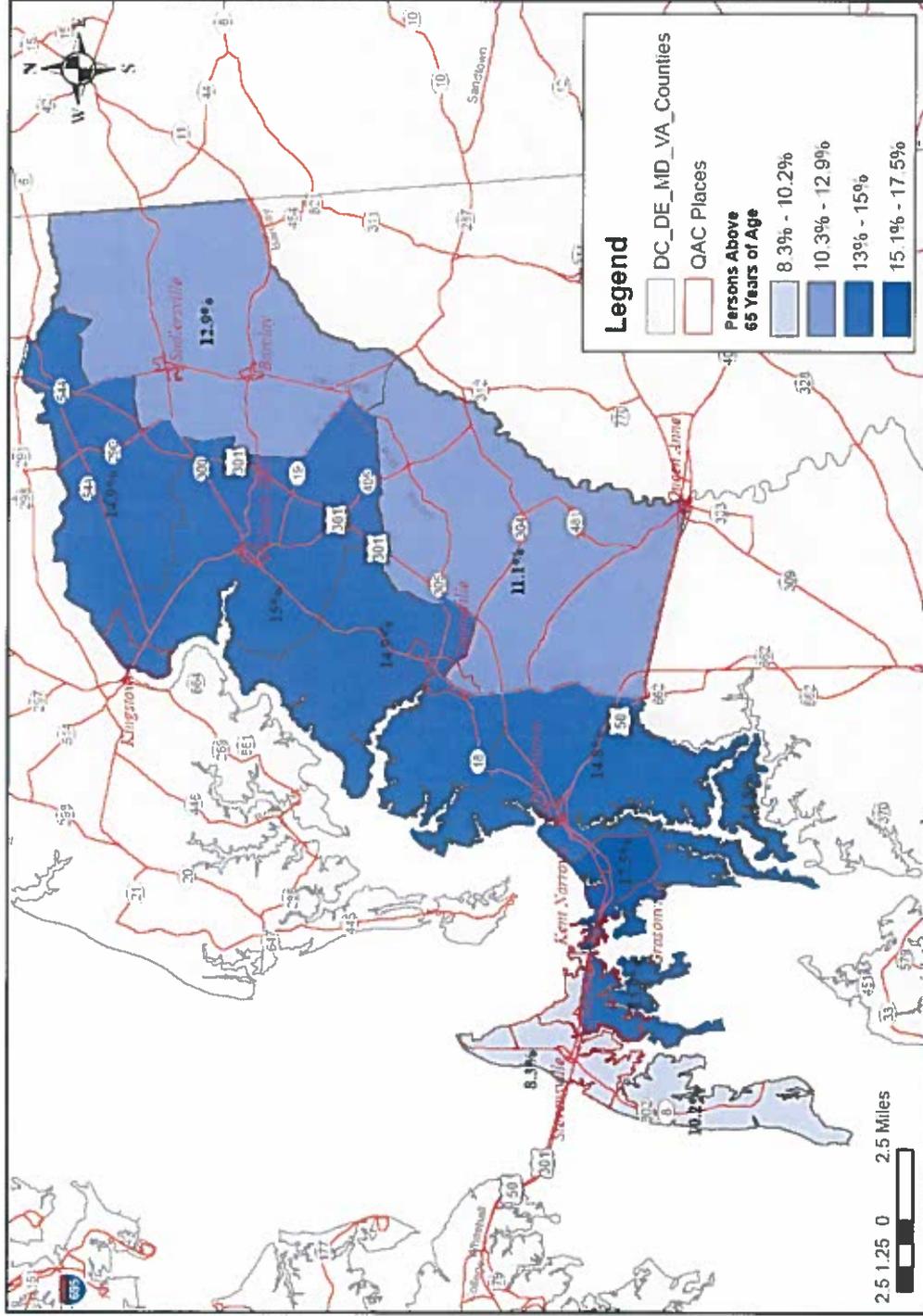
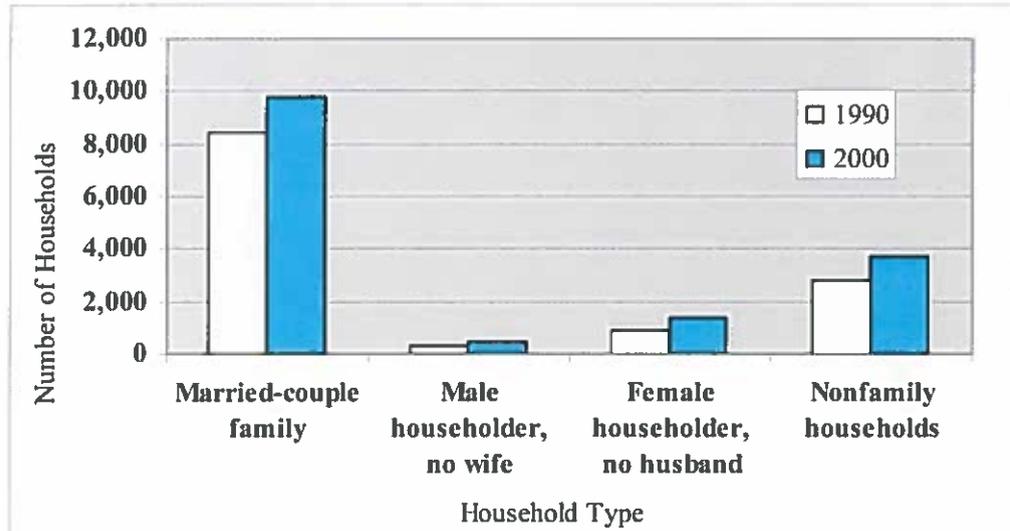




Figure 2-4  
Household Type for Queen Anne's County, 1990 – 2000



Source: U.S. Census Bureau; The Louis Berger Group, Inc.

In the 1990 Census, Queen Anne's County was designated entirely "rural", with no urban areas. At the time, most of the County population resided in rural non-farm areas, with the exception of 3.6 percent of the population living on farmland. By comparison, the 2000 Census shows significant change over the decade -- the percentage of the population living in urban areas soared to 39.3 percent with new urban sections of Kent Island, Grasonville and Church Hill. Figure 2-5 indicates the population distribution of the County's population.

### 2.3.2 Household Size

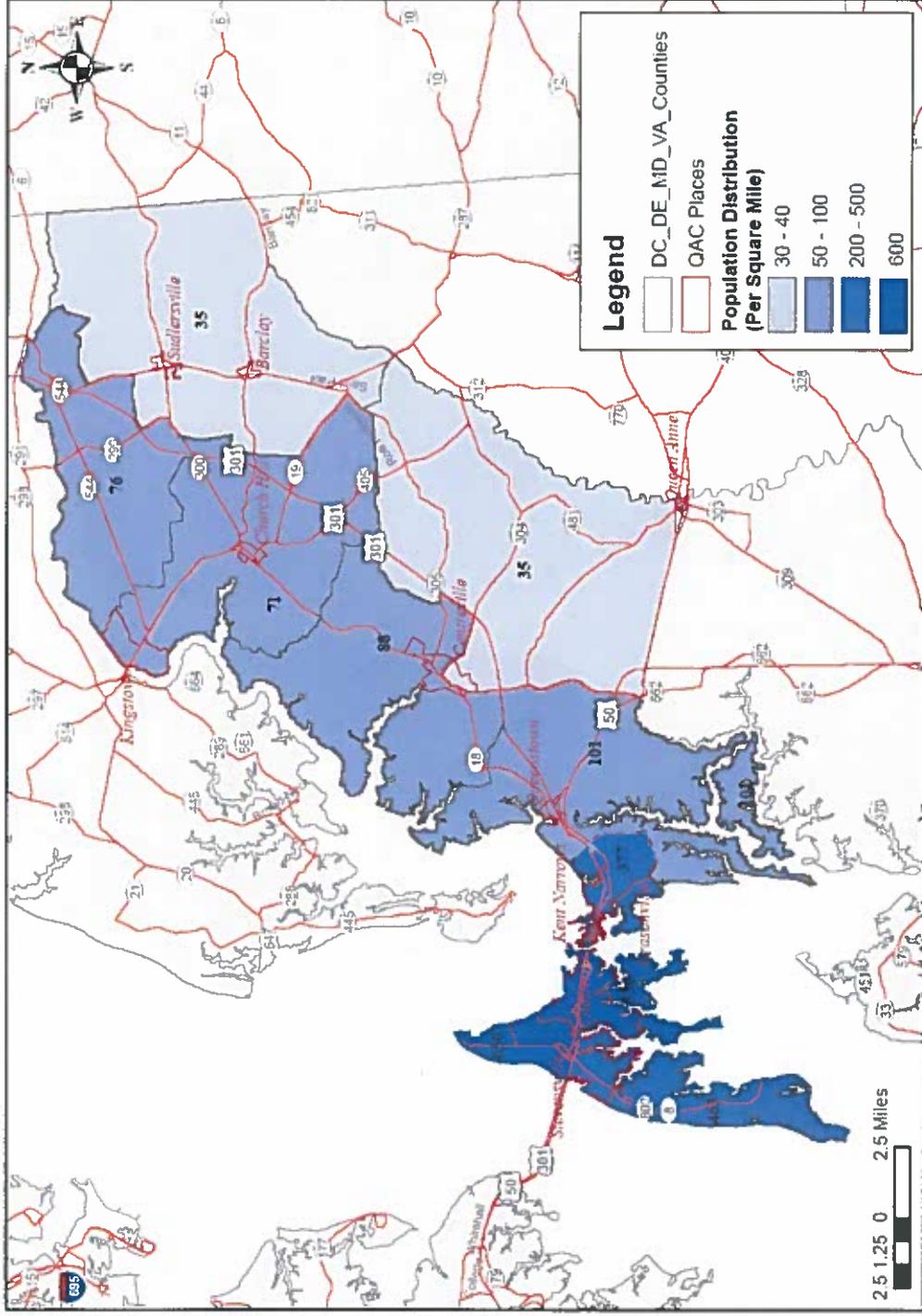
The County's average household size in 2000 was 2.62 persons, down slightly from the 2.69 persons per occupied housing unit in 1990. Figure 2-6 compares the distribution of household size between the two decades. Two-person households are the most prevalent household size. The minimal variation between 1990 and 2000 can be attributed to a rising share of one- and two-person households, while the percent of three-person households decreased from 20.1 to 17.3 percent, and the percent of four-person households decreased from 16.8 to 16.1 percent. While small in total numbers, the County accommodated proportionately more 5- and 6-person households in 2000.

### 2.3.3 Household Age

In both 1990 and 2000, the County attracted a large proportion of households headed by persons between 35 to 44 years. Still, there are noticeable shifts in the distributions for each age group. For example, in 1990, approximately 19 percent of heads of households were between the ages of 25 and 34. By 2000, this age group represented only 13 percent of households, further supporting the observation (made in section 2.2.1 Population by Age Group) that younger adults are electing to purchase or rent homes outside of Queen Anne's County.



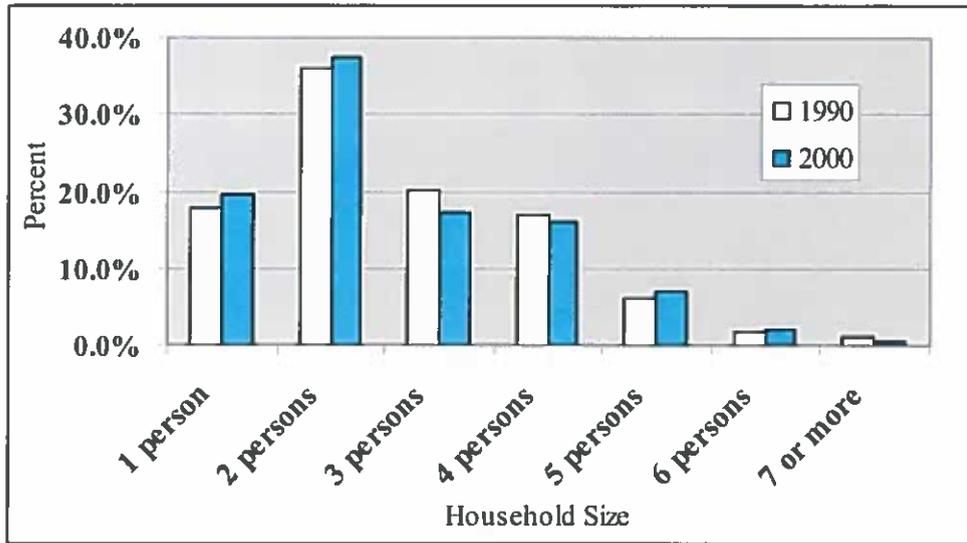
**Figure 2-5**  
**Population Distribution**  
**(Per Square Mile)**



Source: US Census Bureau (2000); The Louis Berger Group, Inc.



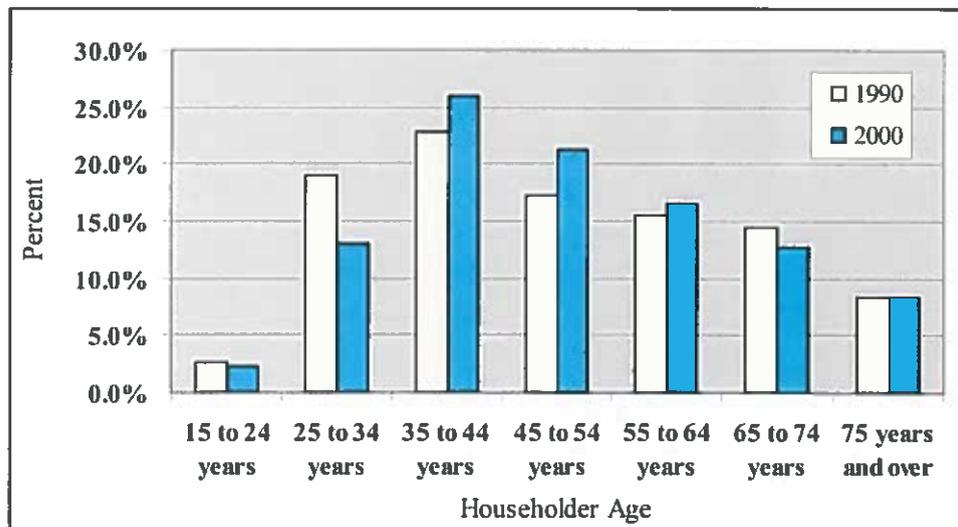
Figure 2-6  
Household Size for Queen Anne's County, 1990 – 2000



Source: U.S. Census Bureau; The Louis Berger Group, Inc., 2005

While the percentage of younger household heads fell significantly between 1990 and 2000, the percent of householders 35 to 64 years old increased notably. The percentage of householders between the age of 35 and 44 jumped from 23 to 26 percent, while the percentage of householders between the ages of 45 to 54 increased from 17.3 to 21.2 percent. Undoubtedly, these patterns reflect the graying of the baby boom generation (1947-1960), and the emergence of a housing stock satisfactory to the accommodation of this population. But the growth of the 55-64 years age segment must be attributed, in part, to the County's recent attractiveness for retirement-age developments.

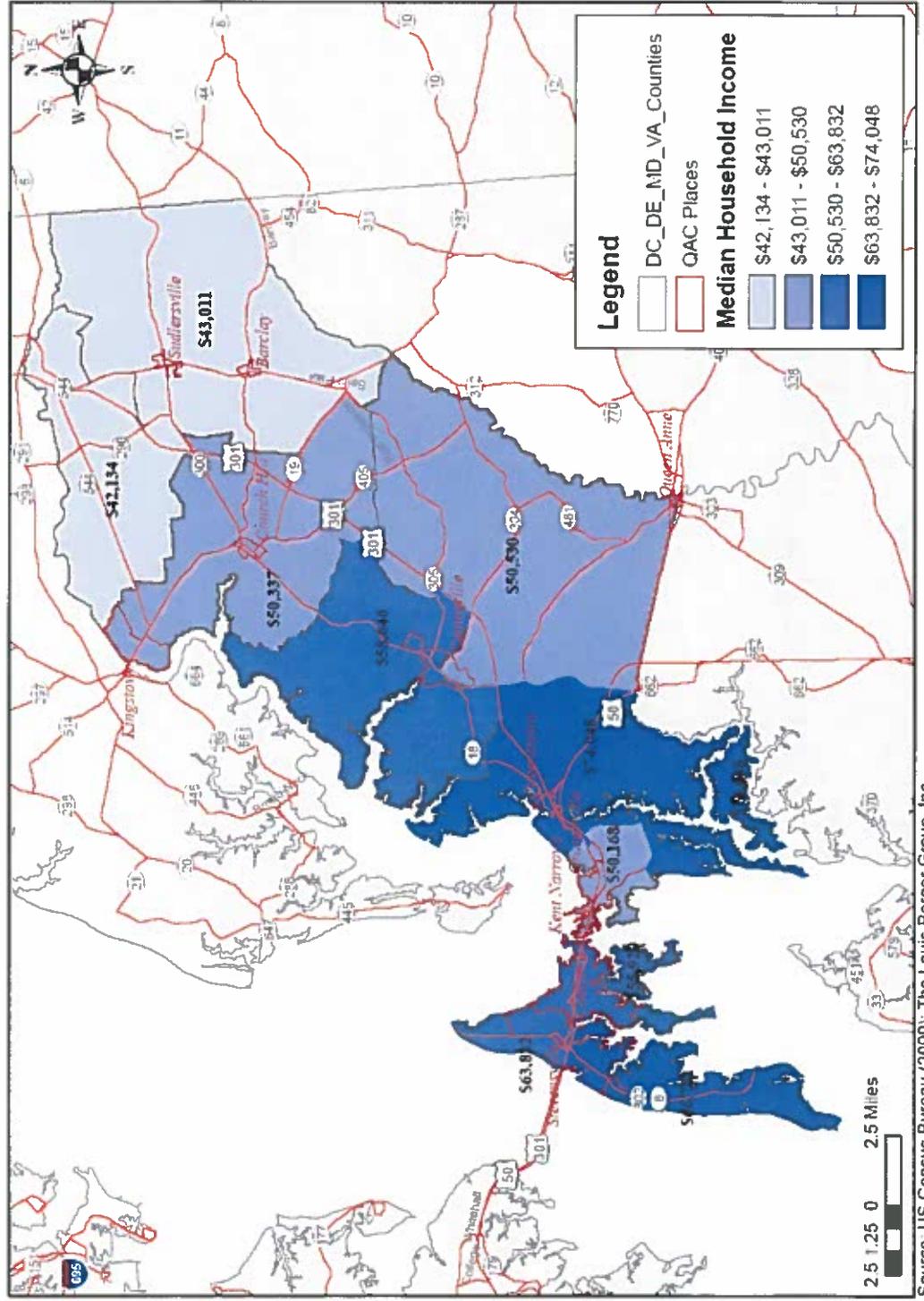
Figure 2-7  
Age of Householder in Queen Anne's County, 1990-2000



Source: U.S. Census Bureau; The Louis Berger Group, Inc., 2005.

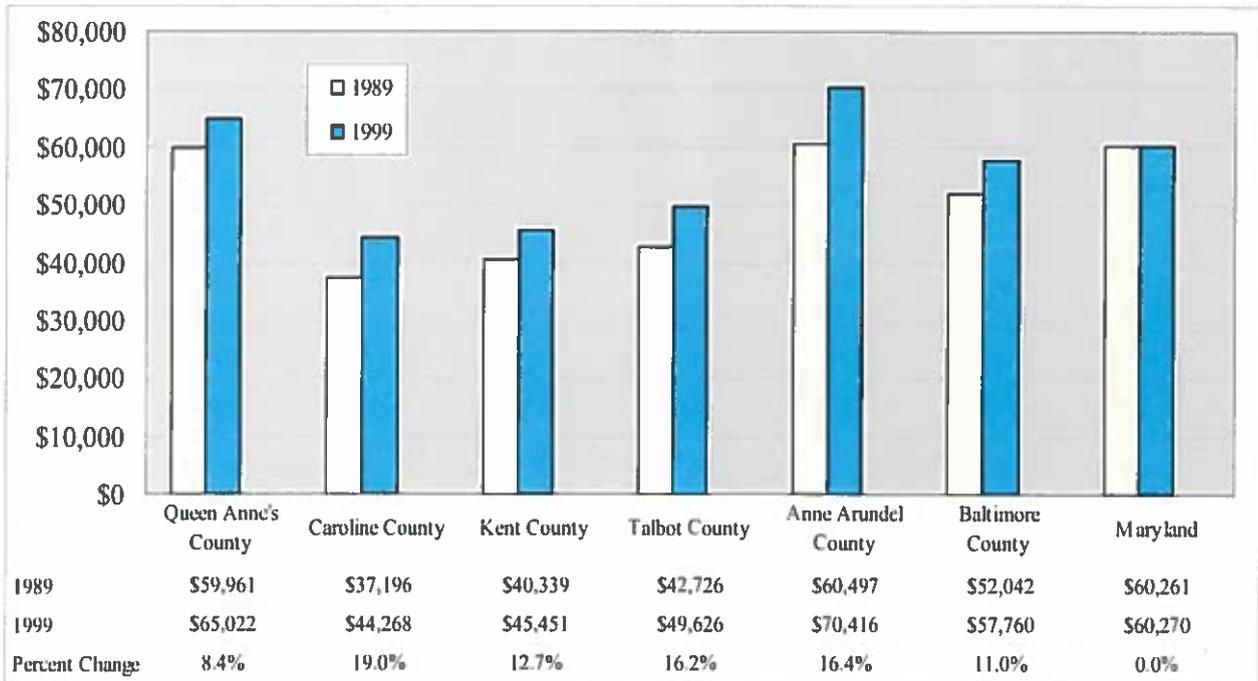
Figure 2-8

### Median Household Income By Census Tract





**Figure 2-9**  
**Median Household Income Levels for Surrounding Counties and Maryland, 1989 – 1999**



**Table 2-6**  
**Income Classifications for Queen Anne's County, 1989 – 1999**

Household Income	1989		1999	
	Number	Percent	Number	Percent
<i>Less than \$10,000</i>	1,213	9.7%	816	5.3%
<i>\$10,000 to \$14,999</i>	735	5.9%	652	4.2%
<i>\$15,000 to \$19,999</i>	798	6.4%	710	4.6%
<i>\$20,000 to \$24,999</i>	819	6.6%	744	4.8%
<i>\$25,000 to \$29,999</i>	985	7.9%	656	4.3%
<i>\$30,000 to \$34,999</i>	880	7.1%	726	4.7%
<i>\$35,000 to \$39,999</i>	951	7.6%	632	4.1%
<i>\$40,000 to \$44,999</i>	931	7.5%	721	4.7%
<i>\$45,000 to \$49,999</i>	746	6.0%	735	4.8%
<i>\$50,000 to \$59,999</i>	1,329	10.7%	1,630	10.6%
<i>\$60,000 to \$74,999</i>	1,395	11.2%	2,097	13.7%
<i>\$75,000 to \$99,999</i>	959	7.7%	2,557	16.7%
<i>\$100,000 to \$124,999</i>	381	3.1%	1,125	7.3%
<i>\$125,000 to \$149,999</i>	120	1.0%	583	3.8%
<i>\$150,000 or more</i>	231	1.9%	962	6.3%
<b>Total:</b>	<b>12,473</b>	<b>100.0%</b>	<b>15,346</b>	<b>100.0%</b>
<b>Median:</b>	<b>\$39,190</b>		<b>\$57,037</b>	

Note: Comparative median household income ranges in Figure have been adjusted to 2004 dollars, but Table income distribution is reported in 1999 dollars.

Source: U.S. Census Bureau, 2000. The Louis Berger Group, Inc, 2005.



Income limits are calculated for metropolitan areas and non-metropolitan counties in the United States and its territories using the Fair Market Rent (FMR) area definitions used in the Section 8 program. They are based on HUD estimates of median family income, with adjustments for family size<sup>3</sup>. Queen Anne's County is located in the Baltimore, MD PMSA. Area Median Income (AMI) guidelines by household size for this area is provided in Table 2.7.<sup>4</sup> The table shows that in the metropolitan region, median household incomes have risen by 19 percent since 1999.<sup>5</sup>

**Table 2-7  
Baltimore, MD PMSA-AMI Guidelines, 1999-2005**

1999	Program	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Baltimore, MD PMSA FY-1999 MFI: \$60,600	30% of Median	\$12,650	\$14,450	\$16,300	\$18,100	\$19,550	\$21,000	\$22,450	\$23,900
	Very Low Income	\$21,100	\$24,100	\$27,150	\$30,150	\$32,550	\$34,950	\$37,400	\$39,800
	Low-Income	\$33,450	\$38,250	\$43,000	\$47,800	\$51,600	\$55,450	\$59,250	\$63,100
2005	Program	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Baltimore, MD PMSA FY-2005 MFI: \$72,150	30% of Median	\$15,150	\$17,350	\$19,500	\$21,650	\$23,400	\$25,150	\$26,850	\$28,600
	Very Low Income	\$25,250	\$28,850	\$32,450	\$36,100	\$38,950	\$41,850	\$44,750	\$47,600
	Low-Income	\$40,450	\$46,200	\$52,000	\$57,750	\$62,400	\$67,000	\$71,600	\$76,250

Source: FHLBI 2005 Income Guidelines, online at [www.fhlbi.com](http://www.fhlbi.com)

## 2.5 COUNTY LABOR FORCE AND EMPLOYMENT BASE

In 2000, at the time of the U.S. Census, Queen Anne's County residents reported a very low unemployment rate of 2.8 percent, despite the recent shift in occupational and industry trends. The County has witnessed its services sector grow significantly, especially educational and health services.

### 2.5.1 Employment Trends

As shown in Table 2-8, the resident labor force in Queen Anne's County numbered 21,849 in 2000, up from 18,197 in 1990. In 1990, Queen Anne's County had an unemployment rate of 3.6 percent, which fell to 2.8 percent in 2000. The percentage of persons who reported that they were not in the labor force remained steady at 30 percent. Over the 1990 to 2000 period, the County outperformed the State of Maryland in terms of its low exhibited unemployment rate; comparatively, the State experienced a drop in the unemployment rate during this period, from 5.1 to 4.7 percent.

<sup>3</sup> Housing and Urban Development, 2005, [www.huduser.org](http://www.huduser.org).

<sup>4</sup> The Fiscal Year 2005 HUD median family income estimates are based on 2000 Census data on family incomes updated to 2005 using Census P-60 median family income data, Census American Community Survey data on changes in state median family incomes, and local Bureau of Labor Statistics wage data.

<sup>5</sup> While not shown in Table 2.7, a comparison of HUD-AMI income levels indicates that income has grown by 19-20 percent for all reported categories of household income (i.e., low, very low, etc.) and for various household sizes over the 1999-2005 period.



**Table 2-8**  
**Labor Force and Employment Queen Anne’s County, 1990- 2000**

	1990	2000
In labor force:	18,197	21,849
In Armed Forces	45	53
Civilian:	18,152	21,796
Employed	17,506	21,186
Unemployed	646	610
Not in labor force	8,136	9,568
<b>Total</b>	<b>26,333</b>	<b>31,417</b>

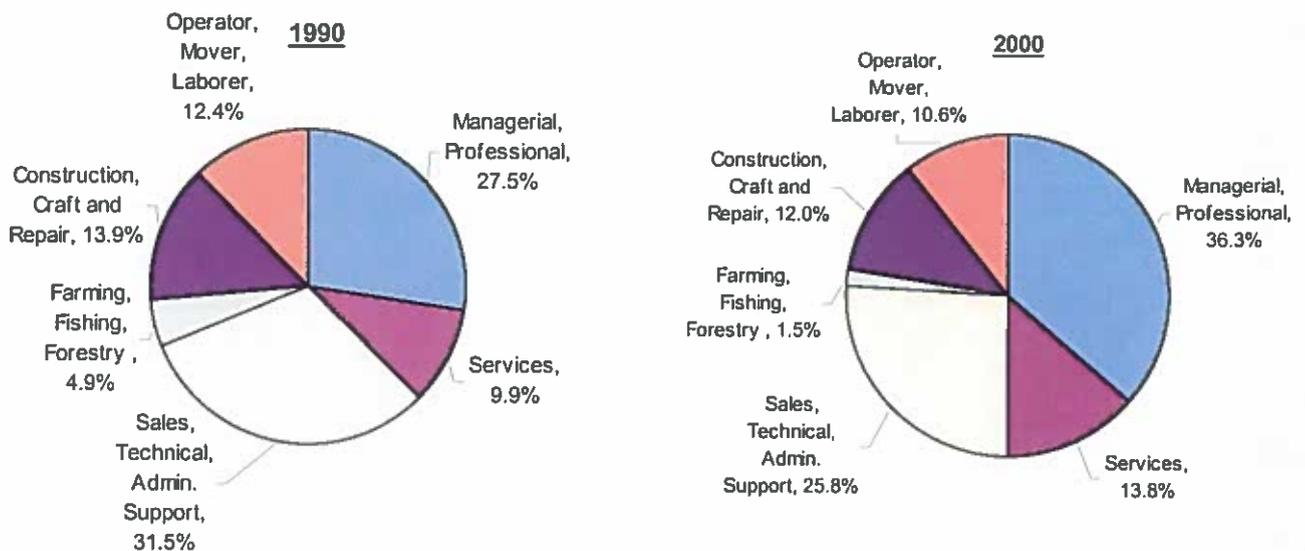
Source: U.S. Census Bureau, The Louis Berger Group, Inc., 2005

### 2.5.2 Resident Occupational Information

Figure 2-9 distributes Queen Anne’s County 1990 and 2000 labor force across six broad occupational categories. The shift in the occupational category with the largest concentration of workers, from the sales and support category (31.5 percent) in 1990 to the managerial and professional category (36.3 percent) in 2000, signifies a trend of upward mobility among the Queen` Anne’s County labor force, and supports the before mentioned increases in overall household income.

During this period, the percent of the labor force in service occupations increased from 10 percent to 14 percent; alternatively, the percent of the labor force constituting the remaining “blue collar” occupations (i.e., farming, construction and production related sectors) decreased between 1990 and 2000. The changes across each of these categories suggest a redistribution of the Queen Anne’s County labor force into traditionally higher-paying stratum of white collar occupations. These patterns also mirror the overall national trend of a growing professional and service economy and the diminishment of the manufacturing and production economy.

**Figure 2-9**  
**Labor Force by Occupation in Queen Anne’s County, 1990- 2000**



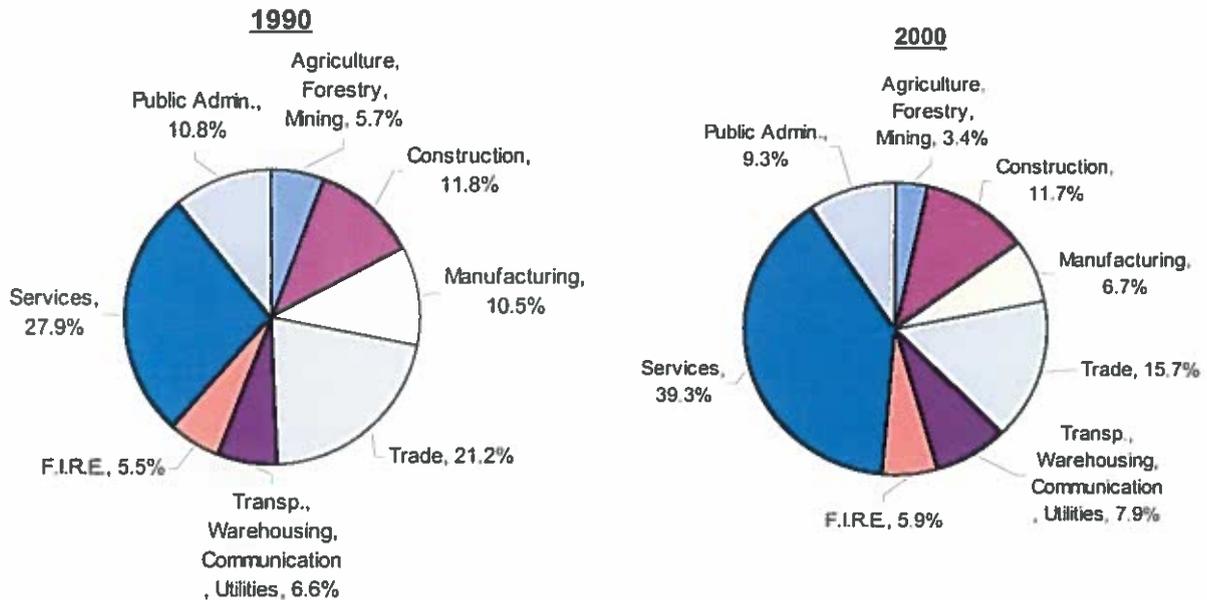
Source: U.S. Census Bureau, The Louis Berger Group, Inc. 2005.



### 2.5.3 Resident Employment by Industry

As shown in Figure 2-10, the industries reporting the highest concentration of employment in both 1990 and 2000 were the service sector (professional, educational, health, entertainment, recreation and other services) and trade industry (wholesale and retail sectors). In 1990, retail trade alone accounted for 16.1 percent of all industry employment while educational, health and social services accounted for 13.8 percent. The construction employment base remained constant at approximately 10.7 percent, attesting to the steady growth of residential construction throughout the County for the past several decades. The manufacturing industry, however, fell from employing 10.5 to just 6.7 percent of the workforce, a trend consistent with a decline in manufacturing throughout the nation.

**Figure 2-10**  
**Employment by Industry for Civilian Population 16 years and older, 1990 – 2000**



Source: U.S. Census Bureau, The Louis Berger Group, Inc

By 2000, all service sector industries increased their share of the workforce. The educational, health and social services grew to 18 percent, becoming the largest industry employer in Queen Anne’s County. The growth in the educational, health and social services sector in 2000 can be largely attributed to the 2,900 females employed in the field, or 30 percent of the entire 9,750 member female workforce. (In 1990 and 2000, females accounted for approximately 46 percent of Queen Anne’s County employed civilian labor force.) Just 7.6 percent of the male workforce was employed in the educational, health and social services sector, while close to 20 percent of the male workforce was employed in the construction industry.

### 2.5.4 Economic Patterns and Trends

The prior sections reported the industry and occupational patterns of Queen Anne’s County residents. This section describes the economic base of the County from the perspective of the business establishment rather than resident.

Selected statistics by economic sector for 2002 are presented in Table 2-9. The U.S. Census Bureau lists 812 commercial establishments in Queen Anne’s County employing 6,000 paid (full and part-time)



workers. These Economic Census numbers underreport total County employment as information is not presented for several economic sectors to protect confidentiality, or because the information was not available at the time of the Economic Census (2002). However, the Economic Census reports approximately one billion in total sales and 125 Million in annual payrolls.

Evidence that the Economic Census is not comprehensive can be found in comparison with other commonly used local sources for economic data. For example, according to the Queen Anne’s County 2002 Master Plan, the total number of jobs (full- and part-time) in the County increased from 12,828 to 15,402 between 1990 and 1997. However, the 2002 Economic Census clearly shows that retail trade employed the most workers and accounted for the greatest source of sales and revenue in the County.

**Table 2-9  
Economic and Employment Base Queen Anne’s County, 2002**

Industry description	Number of establishments	Sales, shipments, receipts, or revenue (\$1,000)*	Annual payroll (\$1,000)	Number of employees
Wholesale trade	80	\$335,017	\$24,172	684
Retail trade	218	\$483,728	\$40,684	2,009
Information	26	N/A	\$6,841	211
Real estate & rental & leasing	41	\$19,537	\$1,789	84
Professional, scientific, technical services	121	N/A	N/A	N/A
Admin.& support, waste management	51	\$15,807	\$4,664	235
Educational services	6	N/A	N/A	N/A
Health care & social assistance	55	\$40,098	\$16,278	670
Arts, entertainment, & recreation	32	N/A	N/A	N/A
Accommodation & food services	78	\$72,781	\$21,843	1,723
Other services (except public admin.)	104	\$32,873	\$9,358	448
<b>Total</b>	<b>812</b>	<b>\$999,841</b>	<b>\$125,629</b>	<b>6,064</b>

Source: U.S. Census Bureau, 2002 Economic Census, The Louis Berger Group, Inc. 2005.

### 2.5.5 Major Employers

According to the Queen Anne’s County Economic Development (QACED) department, approximately 1,320 businesses employed 10,200 workers in 2004. The QACED publishes employment data, including a list of the County’s largest employers. Table 2-10 lists the top ten employers located in Queen Anne’s County, their products and services and number of workers employed. To encourage economic development, the County has developed three major business parks, the Chesapeake Bay Business Park, the Thompson Creek Business Park and the Centreville Business Park. The QACED has indicated interest in a new business park for the mid-to-northern border of the County.



**Table 2-10  
Major Employers in Queen Anne's County, 2004**

Employer	Product/Service	Employment
SEW Friel	Canned foods	275
Fisherman's Crab Deck	Restaurant	225
Paul Reed Smith Guitars	Custom guitars	177
Harris Crab House	Restaurant	160
Delmarva Sash & Door	Doors and windows	150
Acme Market	Groceries	147
Sisk Mailing Services	Mailing service	145
K-Mart	Consumer good	140
Tidewater Publishing	Commercial printing	130
Closecall America	Telecommunications	85

Source: Queen Anne's County Economic Development Department, The Louis Berger Group, Inc., .2005.

## 2.6 COMMUTATION PATTERNS

The Queen Anne's County's 2002 Comprehensive Plan notes that the County is more of a "bedroom community" with more residents out-commuting for employment than in-commuting from other Counties. The County has one of the lowest jobs-to-housing ratios in the State, meaning that Queen Anne's County cannot rely upon a nonresidential ratable base to assist in support of its local governments -- a potential benefit for regions with a larger economic base.

### 2.6.1 Non -Local vs. Local Share of Work Force

In the fall of 2004, the Queen Anne's County Economic Development Office distributed a *Resident Commuter Survey* to residents who commute to work outside of the County. Residents surveyed were shown to reside mainly in the following areas: Stevensville (33 percent), Centreville (30 percent) and Chester (12 percent), with the largest number of commuters indicating they travel to Annapolis and other areas of Anne Arundel County.<sup>6</sup> According to survey results, commuters were concentrated in the professional/scientific/technical services and public/government services and had generally more years of formal education than the locally employed labor force. Particularly noteworthy, the majority of survey respondents indicated that they would prefer to work in Queen Anne's County if they could find a comparable job.

Table 2-11 shows the journey to work patterns of those who work in Queen Anne's County. Approximately 65 percent of County's workforce resides within the County. Caroline County serves as the second largest residence for the County's workforce. Talbot and Anne Arundel are the next largest residences for the County's workforce.

<sup>6</sup> The 2000 US Census shows that Anne Arundel County was the work destination for 21.6 percent of Queen Anne's total labor force.



**Table 2-11**  
**Journey to Work Patterns for Workers of Queen Anne's County**

Residence County	Percentage of Workforce
Queen Anne's County, MD	64.8%
Caroline County, MD	7.4%
Talbot County, MD	6.5%
Anne Arundel County, MD	6.0%
Kent County, MD	5.3%
Kent County, DE	1.5%
Dorchester County, MD	1.1%
Baltimore County, MD	1.0%
Baltimore City, MD	0.9%
Sussex County, MD	0.9%
Prince George's County, MD	0.9%
Cecil County, MD	0.5%
New Castle County, MD	0.4%
Howard County, MD	0.4%
District of Columbia	0.3%
Other Areas	2.1%
<b>Total</b>	<b>100.0%</b>

Source: U.S. Census Bureau; The Louis Berger Group, Inc., 2005.

### 2.6.2 Transportation to Work

Table 2-12 shows that greater than 90 percent of the workforce in Queen Anne's County drive to work in a car, truck or van. The percentage of drivers that chose to carpool to work dropped from 18.3 percent in 1990 to 12.8 percent in 2000. The decrease in the number of persons carpooling may, in part, be explained by the spatial distribution of employment opportunities and greater congestion endured in commutation. It may also be explained by the earning potential of the Queen Anne's County workforce and their ability to purchase and absorb the high price of operating an automobile. Additionally, a greater number of people were working from home (5.5 percent). In 2000, approximately 0.6 percent of the workforce used public transportation, and a total of 3.1 percent commuted by motorcycle, bicycle, walking or other means.

### 2.6.3 Commuting Time

Queen Anne's County residents, on average, experienced longer commute-to-work times in 2000 than in 1990. Table 2-13 shows that while the percentage of residents with commute times under 30 minutes decreased slightly from 1990 to 2000, the percentage of commuters traveling 45 minutes or more grew, with close to 19 percent traveling an hour or more, in each direction.

Commute-to-work times increased in every census tract area of Queen Anne's County, with the exception of one tract, which reported a nominal decrease. Residents from the Kent Island and Queenstown areas reported the longest commute times. The increase in the length of the commute time is congruent with the trend for Queen Anne's County residents to travel out of County for employment.



**Table 2-12  
Transportation to Work, 1990 – 2000**

Mode of Transportation	1990		2000	
	Number	Percent	Number	Percent
Car, truck, or van:	16,153	93.5%	18,950	90.9%
<i>Drove alone</i>	13,198	81.7%	16,520	87.2%
<i>Carpooled</i>	2,955	18.3%	2,430	12.8%
Public transportation:	62	0.4%	127	0.6%
Motorcycle	21	0.1%	13	0.1%
Bicycle	0	0.0%	36	0.2%
Walked	341	2.0%	412	2.0%
Other means	125	0.7%	166	0.8%
Worked at home	576	3.3%	1,148	5.5%
<b>Total</b>	<b>17,278</b>	<b>100.0%</b>	<b>20,852</b>	<b>100.0%</b>

*Note: Percentages for those who driving based on sub-population of drivers rather than all commuters  
Source: U.S. Census Bureau, The Louis Berger Group, Inc, 2005*

**Table 2-13  
Commute Time to Work, 1990 – 2000**

Commute Time	1990	2000	1990-2000 Change
Less than 10	13.9%	11.5%	-2.4%
10 to 15 minutes	12.3%	9.4%	-2.8%
15 to 29 minutes	28.8%	27.4%	-1.3%
30 to 44 minutes	19.0%	19.7%	0.7%
45 to 59 minutes	11.1%	13.4%	2.3%
60 or more minutes	15.0%	18.6%	3.6%
Total	100.0%	100.0%	

*Source: U.S. Census Bureau, The Louis Berger Group, Inc, 2005.*



## 3.0 HOUSING INVENTORY

### 3.1 HOUSING UNIT VACANCY RATES

The U.S. Census reported a total of 16,674 housing units in Queen Anne's County in 2000, up 19.6 percent from 13,944 total housing units in 1990. Conversely, the number of vacant units fell from 10.4 percent of the housing stock in 1990 to 8.2 percent in 2000. Adjusting for seasonal and recreational units, the vacancy rate essentially decreased from 6 percent in 1990 to just 3.7 percent in 2000. An increase in new housing construction, coupled with a sharply declining vacancy rate point to a strong and competitive housing market in Queen Anne's County.

### 3.2 TENURE AND TYPE OF HOUSING UNIT

Of the 15,315 occupied housing units in Queen Anne's County in 2000, the Census Bureau reported 12,746 (83 percent) to be owner-occupied, and 2,569 units (17 percent) to be renter-occupied. By comparison, the Maryland Property View<sup>7</sup> dataset for 2004 reported 18,252 residential units divided between owner-occupied units (71.4 percent), non-owner occupied units (23.6 percent) and dual use<sup>8</sup> properties (5 percent). Both owners and non-owners tend to occupy single-family houses -- the housing type in greatest supply throughout Queen Anne's County.

Table 3-1-A summarizes the distribution of housing type for owner-occupied, non-owner occupied and dual-use residential properties based upon Maryland Property View data (property tax records), while Table 3-1-B shows the type of housing units and percentages for owner and renter occupied units based upon U.S. Census data. Accounting for approximately 90 percent of owner-occupied units, single-family housing is by far the dominant type of housing for Queen Anne's County homeowners.

For owner-occupied properties, condominium and townhouse structures account for less than 8 percent of housing units while mobile homes constitute approximately 3 percent (Table 3-1-A). Table 3-1-B confirms the shortage of condominium, townhouse and other attached housing in Queen Anne's County, revealing that only 2 percent of owner-occupied properties are in structures greater than 2 units.

Queen Anne's County exhibits a substantially lower proportion of renter-occupied dwellings than the five surrounding counties (see Table 3-2-A). In fact, Queen Anne's County ranks second to last among State of Maryland counties in the share of its housing inventory that is renter-occupied (see Table 3-2-B). The County's rental-occupied inventory deviates markedly from the nation's total renter-occupied percentage - 16.8% versus 33.8% percent, respectively.

Of the surrounding counties, Anne Arundel County is the next lowest in terms of renter-occupancy share (24.5%). To give some order of magnitude to the difference, for Queen Anne's County to raise their share of renter-occupied dwelling units to this level, the County would need to add more than 1,566 rental dwelling units to its occupied housing stock without adding additional owner-occupied dwellings. This particular rental gap estimate also does not account for the further production of single-family dwellings - typically owner-occupied dwellings -- that have obtained since the year 2000 Census (see Figure 3-6 for more information on dwelling units issued by permit since 2000).

<sup>7</sup> MdProperty View 2004 Edition is a database developed by the Maryland Department of Planning, Planning Data Services Department, which incorporates parcel ownership and address information, parcel valuation information and basic information about the land and structure(s) associated with a given parcel.

<sup>8</sup> The Maryland Department of Planning considers dual use properties to be those partly occupied by the owner, with part of the property devoted to agricultural, commercial or rental use. MdProperty View indicates 82 percent of the 955 dual use to be for agriculture, 14 percent being for residential use and the remaining to be for commercial use.



There are fewer smaller size rental units in Queen Anne's County – that is, Studio, 1 or 2-bedroom units - than surrounding counties (Table 3-2-C), indicating again that households seeking traditional rental housing must generally look elsewhere. *Because of the demand for rental units, rental developments have very low vacancy rates and usually have waiting lists for those seeking rental dwellings.*

This snapshot of the current housing situation coupled with recent construction trends (See Section 3.5.1, Residential Construction) confirm that single-family detached housing is the most prevalent type of housing structure in the County. Even renters tend to occupy single-family detached housing (53 percent) rather than other multi-family configurations. As shown in Table 3-2-C, Queen Anne's County has a much greater percentage of its rental dwellings in configurations of 3 or more bedrooms.

Higher density alternatives for non-owner households, such as townhouses and condominiums, are clustered in the towns of Chester, Grasonville and Stevensville, which together comprise the Kent Narrows area. Figure 3-1 presents the distribution of rental housing units by census tract within the County. For each of the non-owner occupied residential property types shown in Table 3-3, the approximate number of units and specific town location are identified.

### 3.3 MOBILE HOMES

Mobile homes, a typically lower-cost alternative to single-family and rental dwellings, are scattered in smaller amounts throughout Queen Anne's County. According to the Maryland Property View dataset, there were 679 mobile homes in Queen Anne's County in 2004, with approximately 60 percent owner-occupied, 36 percent non-owner occupied, and the remaining 6 percent in dual-use.

The Maryland Property View reports the graded condition of units. Approximately 23 units of the mobile home stock were rated with a grade of "economy" (a low condition rating) with the remaining stock designated either "fair" (45 percent) or "average" (29 percent).



**Table 3-1-A**  
**Types of Housing Occupied by Owners, Non-Owners and Dual Use, 2004**

Housing Type	Owner Occupied	Non-Owner Occupied	Dual Use	Total
Single Family	89.8%	53.1%	94.9%	81.4%
Townhouse	5.9%	7.2%	0.4%	5.9%
Mobile Home	3.0%	5.6%	4.7%	3.7%
Condominium	1.3%	2.3%	--	1.5%
Boat Slip	< 1%	2.6%	--	0.6%
Rental Dwelling	< 1%	29.1%	--	6.9%
	100.0	100.0%	100.0%	100.0%

Source: Maryland Property View 2004, Louis Berger Group, Inc.

**Table 3-1-B**  
**Types of Housing Units<sup>9</sup> for Owner and Renter Occupied Units, 2000**

Housing Type*	Owner Occupied		Renter Occupied		Total Occupied	
	Number	Percent	Number	Percent	Number	Percent
1, detached	11,415	89.6%	1,441	56.1%	12,856	83.9%
1, attached	562	4.4%	238	9.3%	800	5.2%
2-Family	14	0.1%	168	6.5%	182	1.2%
3 or 4 Units	46	0.4%	167	6.5%	213	1.4%
5 to 9 Units	139	1.1%	156	6.1%	295	1.9%
10 to 19 Units	46	0.4%	30	1.2%	76	0.5%
20 to 49 Units <sup>10</sup>	2	0.0%	95	3.7%	97	0.6%
50 or more Units <sup>11</sup>	0	0.0%	16	0.6%	16	0.1%
Mobile home	522	4.1%	258	10.0%	780	5.1%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>12,746</b>	<b>100.0%</b>	<b>2,569</b>	<b>100.0%</b>	<b>15,315</b>	<b>100.0%</b>

Source: U.S. Census Bureau, 2000; The Louis Berger Group, Inc, 2005

\*Housing types for 2 or more units includes condominiums

<sup>9</sup> Census Definition of Housing Units – Statistics are presented for the number of housing units in structures of specified type and size, not for the number of residential buildings. A house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied, or, if vacant, that is intended for occupancy as separate living quarters. Both occupied and vacant housing units are included in the housing unit inventory, except that recreational vehicles, boats, vans, tents, railroad cars, and the like are included only if they are occupied as someone's usual place of residence. Vacant mobile homes are included provided they are intended for occupancy on the site where they stand. Vacant mobile homes on dealer's sales lots, at the factory, or in storage yards are excluded from the housing unit inventory.

<sup>10</sup> Data compiled in the Census 2000 reports 95 units in renter-occupied structures of 20-49 units. The County's Department of Housing and Community Services in review of this Census data notes that there are 253 renter-occupied units in the County including Riverside Estates (23 units); Grasonville Terrace (34 units); Tilghman Terrace (42 units); Renaissance Chase (32 units); Kent Island Village (30 units); Stevensville Village (30 units); Fisher Manor (25 units); and Centre Park (37 units).

<sup>11</sup> Housing types for two or more units includes condominiums.



**Table 3-2-A**  
**Queen Anne's and Neighboring Counties: Owner vs. Renter Occupied Households, 2000**

Tenure	Kent County, Delaware	Anne Arundel County, Maryland	Caroline County, Maryland	Kent County, Maryland	Queen Anne's County, Maryland	Talbot County, Maryland
Owner-Occupied	70.0%	75.5%	74.0%	70.3%	83.2%	71.6%
Renter-Occupied	30.0%	24.5%	26.0%	29.7%	16.8%	28.4%

Source: U.S. Census Bureau, The Louis Berger Group, Inc., 2005.

**Table 3-2-B**  
**Ranking of Renter-Occupied Housing Units by Maryland Counties, 2000**

Ranking	Location	Renter-occupied housing units (%)
1	Baltimore City	49.7
2	Prince George's County	38.2
3	Washington County	34.4
4	Wicomico County	33.5
5	Baltimore County	32.4
6	Montgomery County	31.3
7	Somerset County	30.4
8	Dorchester County	29.9
9	Allegany County	29.8
10	Kent County	29.7
11	Talbot County	28.4
12	St. Mary's County	28.2
13	Howard County	26.2
14	Caroline County	26.0
15	Cecil County	25.0
16	Worcester County	25.0
17	Anne Arundel County	24.5
18	Frederick County	24.1
19	Garrett County	22.1
20	Harford County	22.0
21	Charles County	21.8
22	Carroll County	18.0
23	Queen Anne's County	16.8
24	Calvert County	14.8
	Maryland	32.3
	United States	33.8

Source: U.S. Census 2000



**Table 3-2-C**  
**Queen Anne's and Neighboring Counties: Bedroom Mix of**  
**Renter Occupied Households, 2000**

Renter occupied:	Kent County, Delaware	Anne Arundel County, Maryland	Caroline County, Maryland	Kent County, Maryland	Queen Anne's County, Maryland	Talbot County, Maryland
No bedroom	2.9%	3.3%	1.0%	1.7%	1.2%	2.7%
1 bedroom	21.7%	24.1%	22.1%	24.1%	19.1%	26.8%
2 bedrooms	38.2%	36.8%	37.1%	38.9%	34.0%	41.6%
3 bedrooms	30.0%	27.4%	30.9%	26.4%	35.7%	22.8%
4 bedrooms	6.3%	7.3%	7.3%	8.3%	8.4%	4.7%
5 or more bedrooms	0.9%	1.0%	1.6%	0.7%	1.6%	1.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<i>3 or more bedrooms</i>	<i>37.2%</i>	<i>35.8%</i>	<i>39.8%</i>	<i>35.3%</i>	<i>45.7%</i>	<i>28.9%</i>

Source: U.S. Census Bureau, The Louis Berger Group, Inc., 2005.

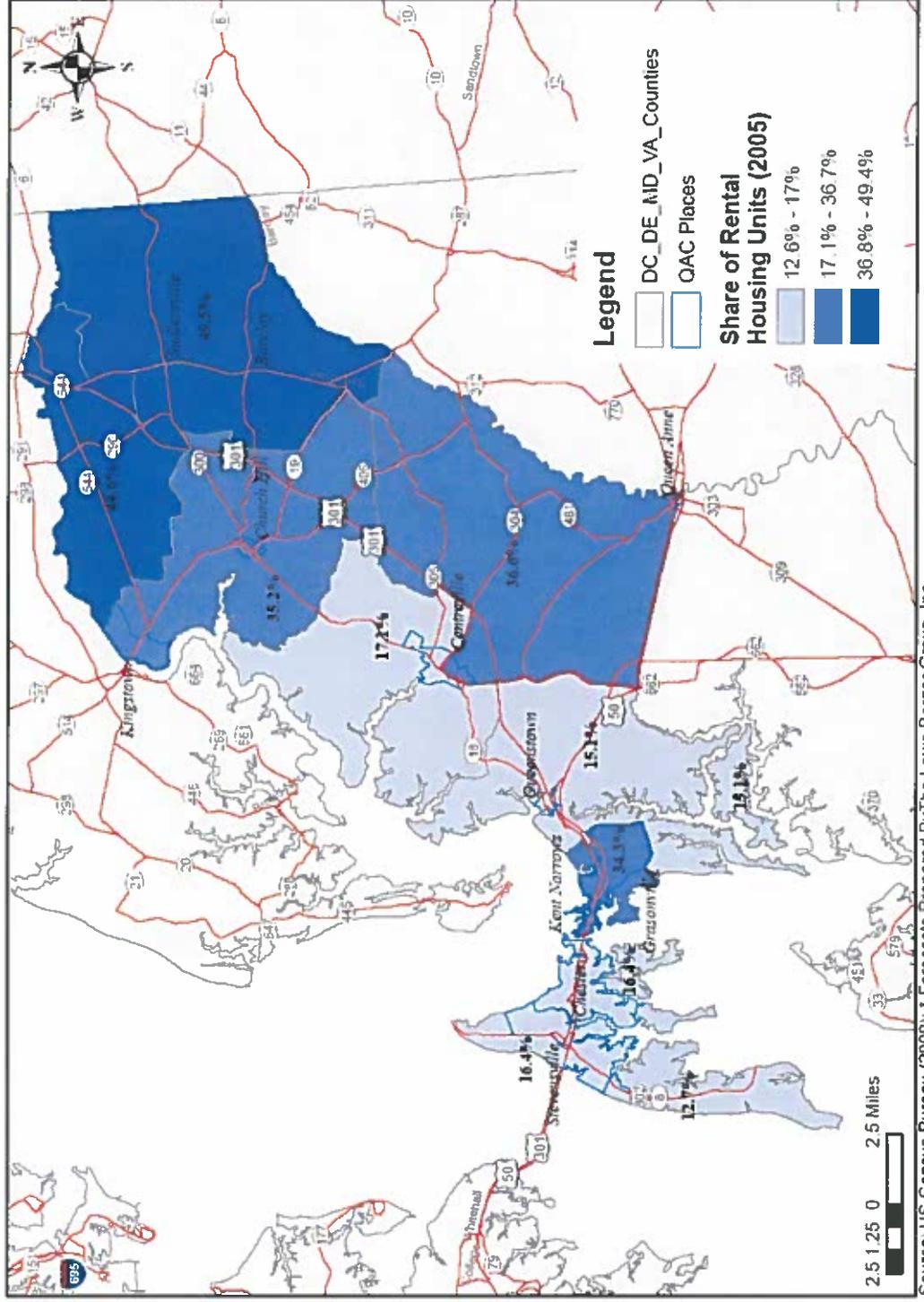
**Table 3-3**  
**Non-Owner Occupied Housing Location by Residential Type, 2004**

Town Areas	Single-Family	Townhouse	Split Level	Mobile Home*	Condo	Boat Slip	Rental	Total
Centreville	388	15	--	29	--	--	98	530
Chester	214	156	5	13	30	--	3	421
Chestertown	210	--	5	35	--	--	224	474
Church Hill	109	2	--	12	--	--	83	206
Grasonville	299	66	2	38	44	41	7	497
Queenstown	209	5	--	6	--	--	8	228
Stevensville	394	49	34	14	20	--	4	515
Sudlersville	84	--	--	26	--	--	59	169
<i>Data Not Available</i>	<i>99</i>	<i>13</i>	<i>--</i>	<i>15</i>	<i>6</i>	<i>73</i>	<i>585</i>	<i>791</i>
Town Areas Total	1,907	293	46	188	94	41	486	3,055
Total Supply	2,237	309	48	243	100	114	1,254	4,305
Percent in Town Areas <sup>12</sup>	85.2%	94.8%	95.8%	77.4%	94.0%	36.0%	38.8%	71.0%

\* Mobile home units were not adjusted for properties containing more than one unit. See section 3.3 Mobile Homes for more information.  
Source: Maryland Property View 2004, Louis Berger Group, Inc.

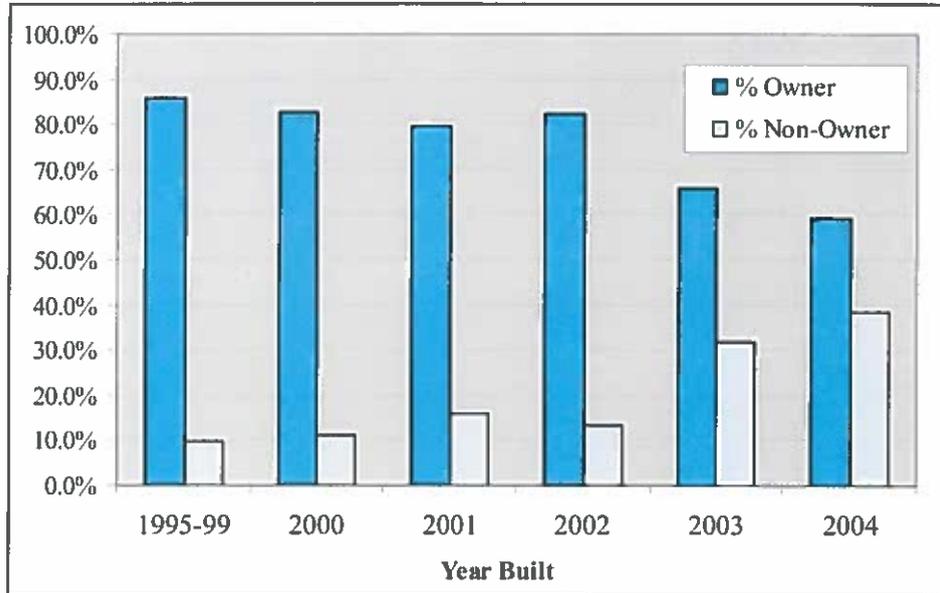
<sup>12</sup> Residential units not clustered in these select towns are scattered minimally throughout other County locations or data is not available.

**Figure 3-1**  
**Share of Rental Housing Units By Census Tract, 2005\***





**Figure 3-3**  
**Percent of Owner and Non-Owner Occupied Housing Built, 1995-2004**



Source: MdProperty View 2004, The Louis Berger Group, Inc., 2005.

As shown in Table 3-4, the most prevalent grade in the County stock, including 51 percent of owner-occupied housing units, was “fair”. According to the Maryland’s State Department of Assessment and Taxation (SDAT), dwellings with a “fair” grade are typically mass produced using standard plans with overall quality being slightly below average. These units will usually meet (but do not exceed) minimum local building codes. The CAMA system is based on a nine-level grading system, where the fourth grade, “average”, is usually encountered more often than any other grade. Queen Anne’s housing stock designations, however, are not consistent with this observation by the SDAT.

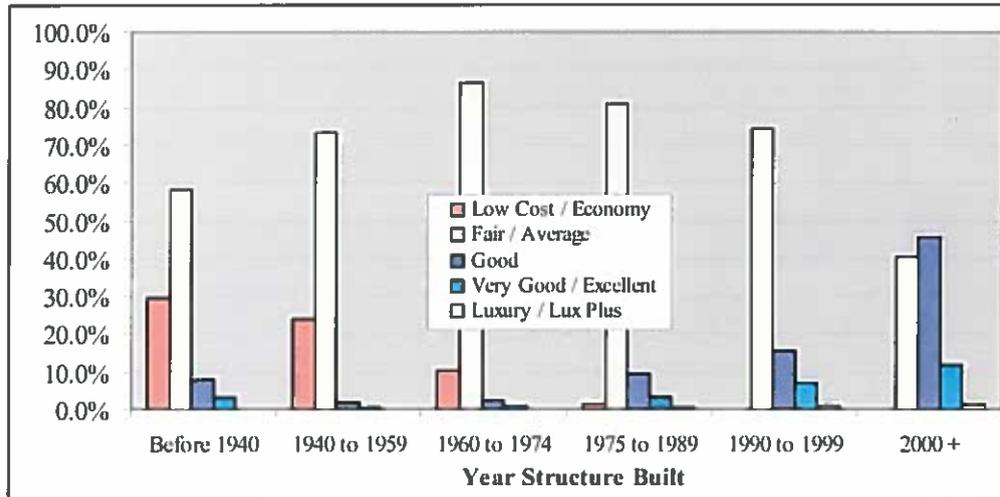
**Table 3-4**  
**Construction Grade for All Properties Owner-Occupied, Non-Owner Occupied or Dual-Use, 2004**

Construction Grade	Owner	Non-Owner	Dual-Use	Total
Low Cost	0.2%	0.5%	0.3%	0.3%
Economy	4.3%	4.9%	10.8%	4.8%
<b>Fair</b>	<b>50.8%</b>	<b>13.5%</b>	<b>39.3%</b>	<b>35.1%</b>
Average	25.1%	5.7%	18.7%	16.9%
Good	13.8%	3.0%	13.4%	9.4%
Very Good	3.0%	0.9%	7.1%	2.3%
Excellent	1.0%	0.5%	3.9%	0.9%
Luxury / Luxury Plus	0.3%	0.2%	1.4%	0.4%
No Data Available	1.4%	70.7%	4.1%	30.0%
	100.0%	100.0%	100.0%	100.0%



As shown in Figure 3-4, the construction quality (grade code) of Queen Anne’s County homes is related to the year the structure was built. The majority of the low cost and economy designated structures were built prior to 1959. Properties receiving good or very good/excellent designation were built more recently. The majority of Queen Anne’s housing stock, however, is rated fair or average. New property built between 2000 and 2004 most often received a “good” quality designation.

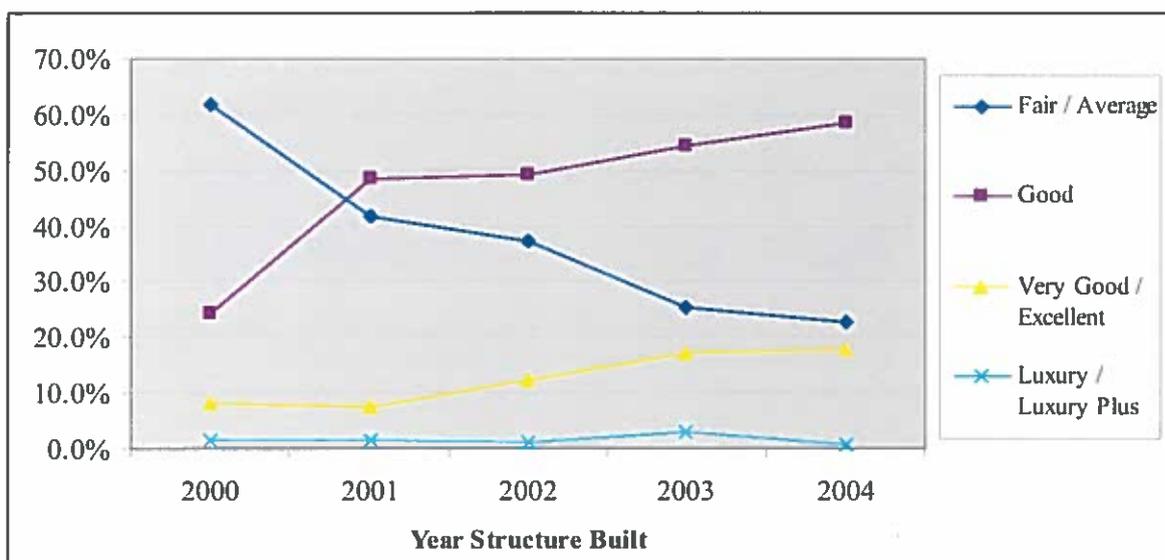
**Figure 3-4**  
**Construction Quality Ratings for Structures Built**



Source: MdProperty View, The Louis Berger Group, Inc. 2005.

Figure 3-5 displays construction quality ratings for properties built in Queen Anne’s County’s in recent years. Structures built after 2000 tend to have better ratings, yet it is evident that construction of “fair and average” rated housing is still significant even in most recent years.

**Figure 3-5**  
**Construction Quality Ratings for Structures Built, 2000 – 2004**



Source: MdProperty View, The Louis Berger Group, Inc., 2005.



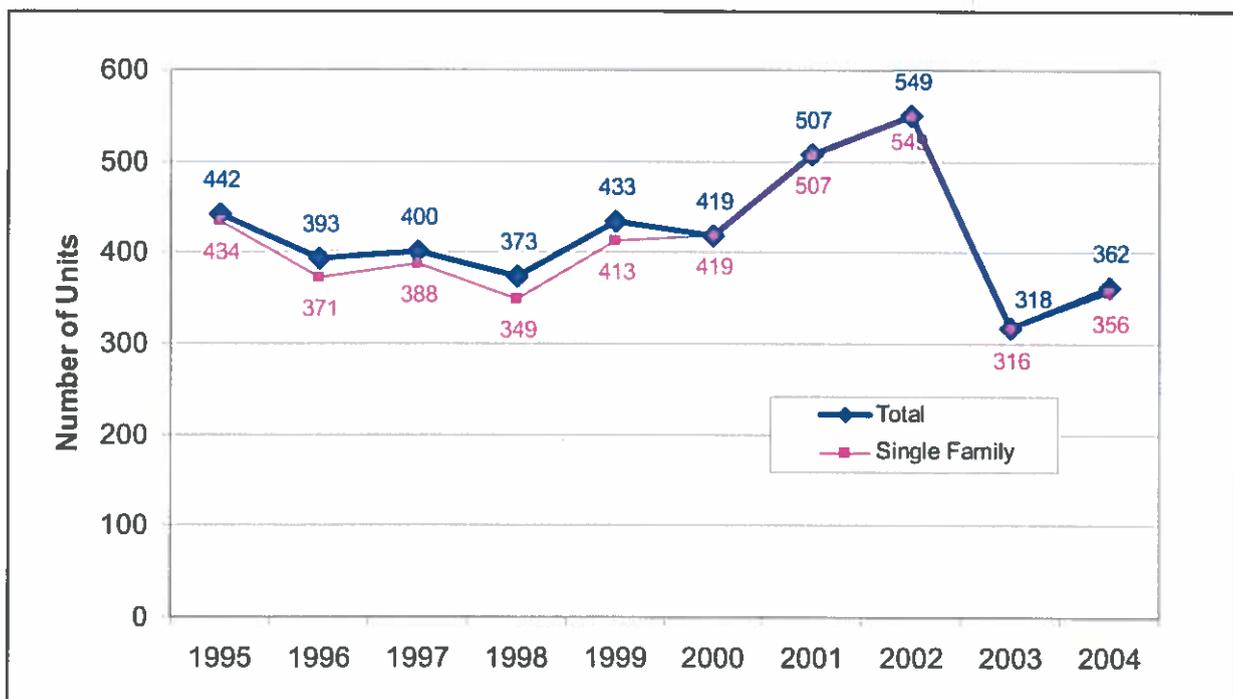
### 3.5 DWELLING UNITS AUTHORIZED BY PERMIT

#### 3.5.1 Residential Construction

According to the Maryland Department of Planning, Queen Anne's County authorized 362 new homes in 2004, or 44 more units than the previous year. Of the 362 new residential units, 356 were new single-family homes (98.3 percent). Figure 3-6 displays the total number of new housing units authorized for construction, along with the number of single-family homes, for each year between 1995 and 2004. *Dwelling units authorized by permit during this ten-year period has averaged 420 units per year, of which an average of 410 (97 percent) were single-family homes. More recently compiled data on building permits for 2005, further affirms that the County's new housing production is nearly exclusively targeted to the single-family market; of the 394 dwelling units permitted, 385 units (97 percent) were single-family homes.* Dwelling unit authorization peaked at 549 units in 2002, but has subsequently fallen between 2003 and 2005 to the levels achieved throughout mid- and late 1990s.

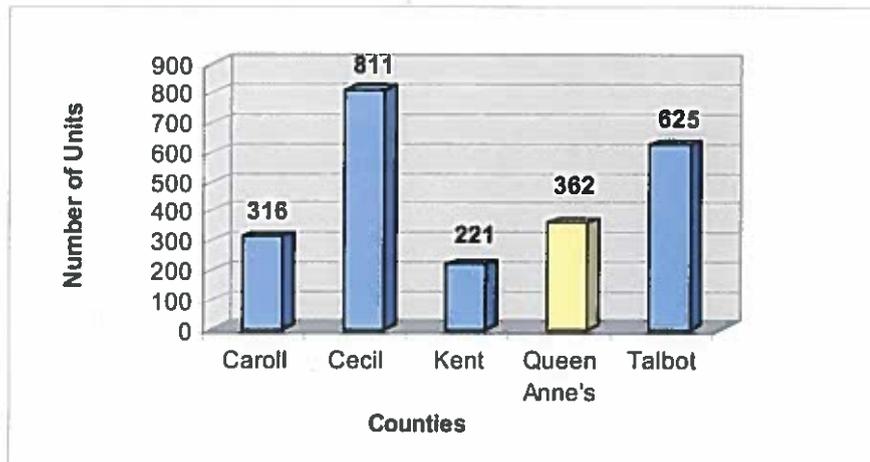
The Upper Shore Planning Region, which includes Queen Anne's County, authorized the highest percentage of single-family homes, out of total home construction in the State. Figure 3-7 shows Queen Anne's County new housing unit construction relative to the Region. In the Upper Shore Region as a whole, 2,196 single-family homes were authorized for construction, accounting for 94-percent of the region's total home building activity. *The high percentage of single-family home construction permitted suggests that there are only limited supplies of alternative housing types in Queen Anne's County as well as within the surrounding Upper Shore Region.*

**Figure 3-6**  
**Housing Units Authorized for Construction in Queen Anne's County, 1995-2004**



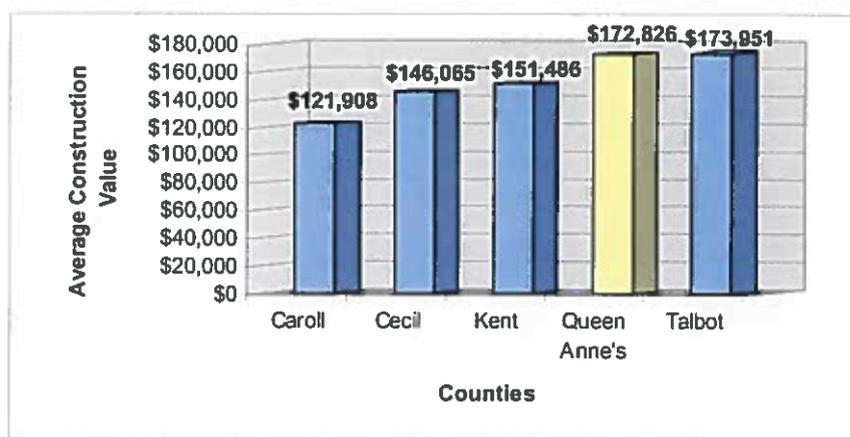


**Figure 3-7**  
**New Housing Units Authorized for Construction**  
**Upper Eastern Shore Planning Region, 2004**



The value of residential construction in Queen Anne’s County in 2004 was \$61,526,156, or 16 percent of the Upper Eastern Shore Region total. Figure 3-8 shows the average cost of construction for a new home in Queen Anne’s County relative to the other Counties within the Region. *The average construction cost in Queen Anne’s County was \$172,826, the second highest in the region, and ninth overall in the State.*

**Figure 3-8**  
**Average Construction Value of Single-Family Homes**  
**Upper Eastern Shore Planning Region, 2004**



The 2002 Comprehensive Plan for Queen Anne’s County addresses the issue of availability and affordability of housing. The Plan suggests several strategies for increasing the number of moderately priced dwelling units. The County’s lack of rental housing stock and multi-family development is identified, but the Plan makes no recommendations for alternative housing development types such as townhouse, condominium, or other attached, higher-density housing.



### 3.6 RECENT TRENDS IN HOUSING MARKET

#### 3.6.1 Median Sales Value

Along with the nation, housing prices in Queen Anne’s County have been rising sharply since 2000. According to the Maryland Department of Planning the County’s median home sales price was \$166,900 in 2000, rising to \$183,500 in 2001 and \$212,400 in 2002 -- a total of 27 percent in just two years.<sup>14</sup> Housing price increases, it has been argued, have been triggered in part by a flight of capital from the stock market to real estate, leading to more second home construction, larger amenity-filled dwellings, and an overall greater demand for housing as an alternative investment vehicle. Soaring housing prices can be partly attributed to the increasing cost of scarce, “buildable” land closer to the urban core and its traditional metropolitan area suburban edges. In addition to land cost, other factors of housing production have undoubtedly risen related to labor and materials and development impact fees.

Using the Maryland Property View data set, a snapshot of residential sales data in Queen Anne’s County for 2004 is presented in Table 3-5 below. Out of 1,151 residential sales, 797 units (69 percent) were single-family homes. *The median sales price for a home in 2004 increased to \$299,900, representing an 80 percent increase over the median sales price in 2000.* Approximately 80 percent of all single-family homes sold for more than \$200,000 in 2004. Similarly, 78 percent of all townhouse sales sold at prices greater than \$200,000, with the median sales price being \$259,900.

**Table 3-5  
Residential Sales by Housing Type, 2004**

	Single-Family	Not Classified	Townhouse	Condo	Mobile Home	Total Sales
Residential Sales*	797	162	155	28	9	<b>1,151</b>
Inside PFA	386	101	155	28	2	<b>672</b>
Outside PFA	408	60	0	0	7	<b>475</b>
Median Sales Value	\$299,900	\$323,704	\$259,900	\$184,500	\$93,500	<b>\$299,690</b>
Residential Sales Less than \$200,000	163	7	34	17	9	<b>230</b>
Percent of Residential Sales Less than \$200,000	20.5%	4.3%	21.9%	60.7%	100.0%	<b>20.0%</b>

\*Residential sales reported for properties inside and outside of the Priority Funding Areas (PFA) include only those properties that could be geographically identified, and may not add up to the total residential sales reported.

Source: MD Dept. of Planning, Planning Data Services; The Louis Berger Group, Inc.

<sup>14</sup> Affordable Housing Committee, Report to County Commissioners. March 25, 2003



### 3.6.2 Full Market Value (Appraised)

As mentioned in Section 3.4, Housing Age and Conditions, the construction quality ratings appear to be related to the construction year for structures built in Queen Anne's County. The full market value (appraised), however, is not solely a function of the year that a structure was built. Table 3-6 shows the median market values (land value plus structure's improvement value) for all construction rating and age categories. As expected, in each construction age class, the median appraised value rises as the construction "quality" of a property increases. However, across a class of particular construction quality, the appraised market values are not necessarily a function of the year that a structure was built. Properties designated as low cost/economy quality built prior to 1940, for instance, have a median value of \$91,440, while properties in the same class built between 1960 and 1974 have a median value of \$67,600.

**Table 3-6  
Property Class Code and Total Appraised Value by Age of Structure (Year Built)**

Class Code	Before 1940	1940 to 1959	1960 to 1974	1975 to 1989	1990 to 1999	2000 +	Total
<b>Land Value Plus Improvement Value</b>							
Low Cost / Economy	\$91,440	\$93,200	\$67,600	\$76,900	\$63,380	\$143,250	\$85,730
Fair / Average	\$152,035	\$155,555	\$165,935	\$182,785	\$187,495	\$211,910	\$179,050
Good	\$308,490	\$463,250	\$614,695	\$428,355	\$376,740	\$286,330	\$331,190
Very Good / Excellent	\$638,335	\$1,630,750	\$863,210	\$852,575	\$763,870	\$557,280	\$711,750
Luxury / Luxury Plus	\$2,147,840	N/A	\$1,877,330	\$1,559,600	\$1,502,410	\$1,391,480	\$1,502,410
<b>Appraised Land Value</b>							
Low Cost / Economy	\$61,460	\$66,805	\$50,590	\$58,250	\$50,120	\$82,700	\$59,370
Fair / Average	\$71,480	\$81,595	\$80,870	\$80,200	\$77,215	\$75,900	\$78,170
Good	\$112,390	\$229,100	\$385,000	\$205,000	\$140,000	\$85,000	\$100,800
Very Good / Excellent	\$162,185	\$871,510	\$415,750	\$425,000	\$359,750	\$200,000	\$342,000
Luxury / Luxury Plus	\$1,000,375	N/A	\$724,610	\$639,475	\$552,500	\$460,000	\$525,500

Source: Maryland Property View, 2005; The Louis Berger Group, 2005.



### 3.6.3 Recent Home Loan Values

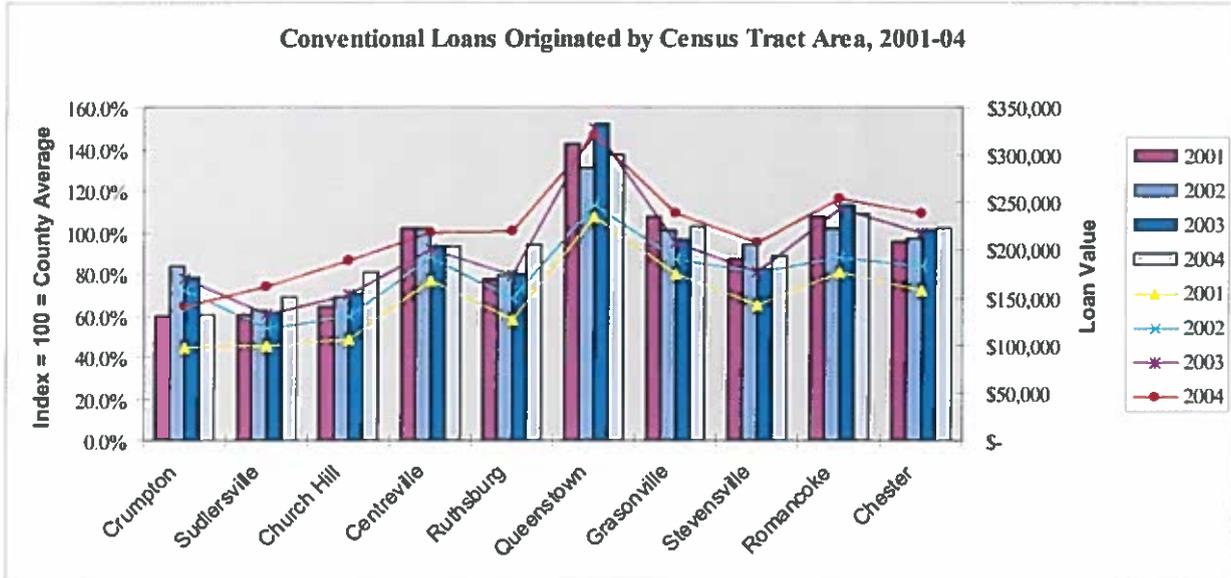
The type, number and value of home loans that are originated by lending institutions are reported by census tract in accordance with the Home Mortgage Disclosure Act. The data set provides an indicator of the recent patterns in home lending and gives a relatively up-to-date indicator of loan values and lending activity and can be viewed as a proxy measure for home prices and their variability within the County. Table 3-7 profiles lending activity for 2004 and illustrates the significance of conventional loans and a significant level of refinancing activity. Below are some highlighted characteristics of lending in 2004:

- *Lending Activity.* Conventional home purchase loan lending activity was greatest in Romancoke, Stevensville, Grasonville and Centreville area and the least amount of lending activity was evident in the Crumpton, Sudlersville and Church Hill areas.
- *Loan Values.* Compared to the County average (\$232,000), conventional home purchase loans were highest in Queenstown (\$319,000) relative to other areas followed by Romancoke, Grasonville and Chester. The average value of home purchase loans was lowest in Crumpton (\$140,900), Sudlersville (\$161,400) and Church Hill (\$188,000). In the case of Queenstown and Crumpton, the ratio of loan values to the county average correlated closely with their respective ratios of median household income to median county average.
- *Types of Lending Activity.* In 2004, interest rates were low and refinancing outpaced conventional lending originations, federal home insured loans and home improvement loans combined. There was virtually no evidence of loans originated to buildings of 5 units or more. The data also confirms that the vast majority of lending was to homeowners rather than to “non-occupants” for rental purposes. Non-occupant loans accounted for only 8.5 percent of all loans that were originated.

Figure 3-8 presents recent trends in conventional loan originations to give some indication of the rising amount of the average value of conventional loans over this short period – the aggregate increase in loans increased by 42 percent during this 4-year period. The data also illustrates the variation in loan values for various areas within the County over the 2001-2004 time period. Conventional loan values tend to be markedly lower in Sudlersville, Crumpton and Church Hill relative to other areas, particularly Queenstown followed by Romancoke.



**Figure 3-8**  
**Conventional Loan Originated Trends in Queen Anne's County**



Source: FFIEC, Home Mortgage Disclosure Act, select years; The Louis Berger Group, 2006.  
Note: Bars represent index values for 2001-2004; Line trend indicates conventional loan value.



**Table 3-7**  
**Number and Value of Loans Originated by Type and Area; Comparison of Area Loan Values, 2004**

		Loans on 1-to 4-Family and Manufactured Home Dwellings											
		Home Purchase Loans											
QAC Areas	Census Tract	FHIA, FSA/RHS & VA		Conventional		Refinancings		Home Improvements		Loans on Dwellings 5 or More		Nonoccupant Loans	
		A		B		C		D		E		A+B+C+D	
		Number	\$000s	Number	\$000s	Number	\$000s	Number	\$000s	Number	\$000s	Number	\$000s
Crumpton	8101	6	871	39	5496	104	16112	13	936			16	2725
Sudlersville	8102	4	573	28	4518	77	10460	17	531	1	117	3	186
Church Hill	8103	8	1393	59	11090	140	22876	23	1849			21	3372
Centreville	8104	10	2304	170	36901	198	43582	35	2622			18	3021
Ruthsburg	8105	8	2008	125	27374	170	34058	31	1887			19	2873
Queenstown	8106	3	581	124	39576	167	57721	36	3326			19	8563
Grasonville	8107	5	1015	192	45944	163	32759	25	1460			67	11039
Stevensville	8108	11	2469	194	40118	321	70435	48	4714	1	660	62	12476
Romancoke	8109	6	1469	250	63368	470	113509	65	6110			64	14444
Chester	8110	6	1361	133	31637	253	51719	30	2058			32	5132
Total	--	67	14,044	1,314	306,022	2,063	453,231	323	25,493	2	777	321	63,831

Area Loan Values by Type Compared with their County Average (County Average = 100)									
QAC Areas	Census Tract	FHIA, FSA/RHS & VA	Conventional	Refinancings	Home Improvements	Loans on Dwellings 5 or More	Nonoccupant Loans	Median Income as Pct. Of MSA/MD Median	
		\$000s	\$000s	\$000s	\$000s	\$000s	\$000s	\$000s	\$000s
Crumpton	8101	69.3%	60.5%	70.5%	91.2%	0.0%	85.6%	73.0%	
Sudlersville	8102	68.3%	69.3%	61.8%	39.6%	30.1%	31.2%	81.0%	
Church Hill	8103	83.1%	80.7%	74.4%	101.9%	0.0%	80.7%	100.0%	
Centreville	8104	109.9%	93.2%	100.2%	94.9%	0.0%	84.4%	113.0%	
Ruthsburg	8105	119.7%	94.0%	91.2%	77.1%	0.0%	76.0%	105.0%	
Queenstown	8106	92.4%	137.0%	157.3%	117.1%	0.0%	226.6%	135.0%	
Grasonville	8107	96.8%	102.7%	91.5%	74.0%	0.0%	82.9%	91.0%	
Stevensville	8108	107.1%	88.8%	99.9%	124.4%	169.9%	101.2%	117.0%	
Romancoke	8109	116.8%	108.8%	109.9%	119.1%	0.0%	113.5%	117.0%	
Chester	8110	108.2%	102.1%	93.0%	86.9%	0.0%	80.7%	108.0%	
Total	--	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act, Aggregate Report, 7/05.

### 3.6.4 Planned and Proposed Residential Projects and Subdivisions

Queen Anne's County Department of Planning and Zoning maintains an inventory of proposed residential projects and subdivisions. Table 3-8 presents a summary table of the proposed number of dwelling units by housing type by census tract. The Table estimates the future supply geographically. The data presented shows that the planned inventory is overwhelmingly concentrated in single-family developments with only 13 percent of the planned future dwelling units in multi-family configurations. However, since not all units that are filed will be built, the inventory is only a rough approximation of the total future supply but a reasonable portrait of the development mix currently anticipated throughout the County.



The vast majority of the future inventory's proposed dwelling units are located within Stevensville and Romancoke. Stevensville and Grasonville are the only two communities that included development plans for multi-family housing.

### **3.7 HUD FAIR MARKET RENTS**

Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, adjusted to be effective on October 1 of each year. FMRs are used to determine payment standard amounts for the Housing Choice Voucher program, to determine initial renewal rents for some expiring project-based Section 8 contracts. On August 6, 2004 (69 FR 48040), HUD published its proposed FY2005 FMRs presented in Table 3-9.



**Table 3-8  
Residential Projects and Subdivisions Proposed: 2005 and Beyond  
Dwelling Units by Housing Type**

Queen Anne's County Area	Census Tract	Single Family	Multi-Family	Hotel	Assisted Living	Total
Crumpton	8101	26				26
Sudlersville	8102	18				18
Church Hill	8103	272				272
Centreville	8104	320				320
Ruthsburg	8105	167				167
Queenstown	8106	50				50
Grasonville	8107	288	43			331
Stevensville	8108	1,824	634		88	2,546
Romancoke	8109	1,072		48		1,120
Chester	8110	164				164
<b>Total</b>	--	<b>4,201</b>	<b>677</b>	<b>48</b>	<b>88</b>	<b>5,014</b>

Queen Anne's County Area	Census Tract	Single Family	Multi-Family	Hotel	Assisted Living	Total
Crumpton	8101	100%				100%
Sudlersville	8102	100%				100%
Church Hill	8103	100%				100%
Centreville	8104	100%				100%
Ruthsburg	8105	100%				100%
Queenstown	8106	100%				100%
Grasonville	8107	87%	13%			100%
Stevensville	8108	72%	25%		3%	100%
Romancoke	8109	96%		4%		100%
Chester	8110	100%				100%
<b>Total</b>	--	<b>84%</b>	<b>13%</b>	<b>1%</b>	<b>2%</b>	<b>100%</b>

Source: QAC Department of Planning and Zoning, June 2005; The Louis Berger Group, 2005.

**Table 3-9  
HUD Fair Market Rents, 2005**

Studio	1BR	2BR	3BR	4BR
\$611	\$709	\$847	\$1,074	\$1,251

Source: HUD, 2004; The Louis Berger Group, 2005.



### 3.8 ASSISTED LIVING / SENIOR CITIZEN FACILITIES & SERVICES

Several programs and services are available to senior citizens through the Queen Anne’s County Department of Aging. Senior Citizens are also served by other programs targeted to seniors administered by the Department of Housing and Community Services, the Department of Health and the Department of Social Services. Brief descriptions of the programs follow below:

- **Assisted Living Program.** The Queen Anne’s County Department of Aging offers an Assisted Living Program for adults (18+). The program combines housing and support services, enabling persons with chronic health problems to remain living in their communities.
- **Senior Information & Assistance.** Seniors in Queen Anne’s County may use the Senior Information and Assistance program as a single point of access for all programs and services related to the elderly. Information and Assistance can screen seniors to determine program eligibility.
- **In-Home Services.** The Queen Anne’s County Department of Aging offers assistance to persons living alone in their own homes. In addition to socializing with the home-bound person, an in-home service worker may do shopping, errands and light household chores.
- **Senior Care.** Senior Care is a network of services available to persons over age 65. Working with the Department of Health, the Department of Social Services and the Department of Aging, Senior Care coordinates in-home care and assists persons to remain independent in their own homes.
- **Senior Citizen Repair Program.** This program assists owner-occupied low income seniors or handicapped persons in repairing serious health or safety hazards in their homes. Donations are limited to emergency repairs up to \$200.
- **Senior Citizen Facilities.** Under the Department of Aging, four senior centers operate in Queen Anne’s County serving persons over age 60 (Table 3-10). The centers provide a host of recreational and educational programs and transportation services to the centers is available.

**Table 3-10  
Four Senior Centers in Queen Anne’s County**

Crumpton Senior Center	Percy Thomas Senior Center	Grasonville Senior Center	Kramer Senior Center
2200 Dudley Corner Road, PO Box 58 Crumpton, MD 21628 (410) 778-5444	891 Love Point Road, PO Box 5 Stevensville, MD 21666 (410) 604-3801	4802 Main Street, PO Box 147 Grasonville, MD 21638 (410) 827-6010	104 Powell Street Centreville, MD 21617 (410) 758-3900

Source: Queen Anne’s County Department of Aging



**Table 3-11  
Affordable and Accessible Housing in Queen Anne's County**

Name	Type	Address	City	Units	Type of Units	1 Bedroom Rent	2 Bedroom Rent	3 Bedroom Rent	Fully-Accessible Units
Terrapin Grove <sup>HA, R</sup>	Elderly	891 Love Point Rd.	Stevensville	85	1-2 BR Apts.	\$340	\$410		4
Tilghman Terrace <sup>R</sup>	Elderly	104 Tilghman Ave.	Centreville	42	1 BR Apts.	30% of income			
Grasonville Terrace <sup>HA</sup>	Elderly		Grasonville	33	1 BR Apts.	\$290			
Stevensville Village	Elderly		Stevensville	30	1 BR Apts.	\$418			
Sudlersville Elderly Housing <sup>R</sup>	Elderly/Disabled	109 Charles St.	Sudlersville	16	1 BR Apts.				1
Renaissance Chase <sup>R</sup>	Family	303 Queen Anne Cir.	Centreville	32	1, 2 & 3 BR	\$273	\$293	\$313	
Riverside Estates <sup>HA, R</sup>	Family	1-23 Dunn Ln.	Chester	23	2 BR Townhomes		\$325		1
Kent Island Village Apts.	Family	101 Ellicott Dr	Chester	38	1-2 BR Apts.	\$415	\$435		
Center Park Apts.	Family					\$350	\$375	\$395	
Fisher Manor <sup>HA</sup>			Grasonville	26	3 BR Townhomes			Income Based	

R: Listed on the 2005 Affordable/Accessible Housing Registry

HA: Administered by Housing Authority

Source: MD Department of Housing and Community Development, 2005 Affordable/Accessible Housing Registry<sup>15</sup>

<sup>15</sup> The Affordable/Accessible Housing Registry has been created as a tool in locating affordable and/or accessible housing throughout the state of Maryland. Developed under Grant #18-P91524 from the U.S. Department of Health and Human Services, Center for Medicare and Medicaid Services, this registry provides listings for each of the 24 jurisdictions (counties and Baltimore City) of the State. Information is to be updated quarterly.



**Table 3-12  
Housing Needs of Families on the PHA's Waiting Lists**

	Section 8-Tenant Base		Public Housing	
	Number of Families	Pct. of Families	Number of Families	Pct. of Families
Waiting List Total	314		20	
Extremely low income <=30% AMI	243	77%	5	25%
Very low income (>30% but <=50% AMI)	69	22%	15	75%
Low income (>50% but <80% AMI)	2	1%	0	0
Families with children	176	56% <sup>16</sup>		
Elderly Families	46	15%		
Families with Disabilities	66	21%		
Race /ethnicity – Black	169	54%		
Race/ethnicity - White	126	40%		
Race/ethnicity – Asian/Pacific Islander	4	1%		

<sup>16</sup> The PHA reports this percentage as 17% of families, but this percentage appears to understate the total percentage of families and has been adjusted.



### 3.11 Other Group Quarters

The nursing home institutionalized population is almost entirely located in Centreville (see Table 3-12). Centreville is also home to a more than a third of the institutionalized population in correctional facilities. The remaining 174 persons of the correctional population are located in Church Hill. Census figures indicate that there are no other non-institutionalized populations residing in college dormitories or military quarters within the County's seven districts.

**Table 3-12  
Institutionalized Populations in Queen Anne's County**

Area	Institutionalized: Nursing Homes	Institutionalized: Correctional Institutions	Institutionalized: Juvenile Institutions	Non- Institutionalized: Other Group Quarters
District 1, Dixon	5	0	0	5
District 2, Church Hill	10	174	0	4
District 3, Centreville	141	100	0	11
District 4, Kent Island	0	0	0	0
District 5, Queenstown	4	0	3	37
District 6, Ruthsburg	0	0	0	0
District 7, Crumpton	0	0	0	15
<b>Queen Anne's County</b>	<b>160</b>	<b>274</b>	<b>3</b>	<b>72</b>

Source: U.S. Census Bureau, 2000. The Louis Berger Group, Inc., 2005.



**The Louis Berger Group, Inc.**

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## 4.0 CURRENT HOUSING AFFORDABILITY

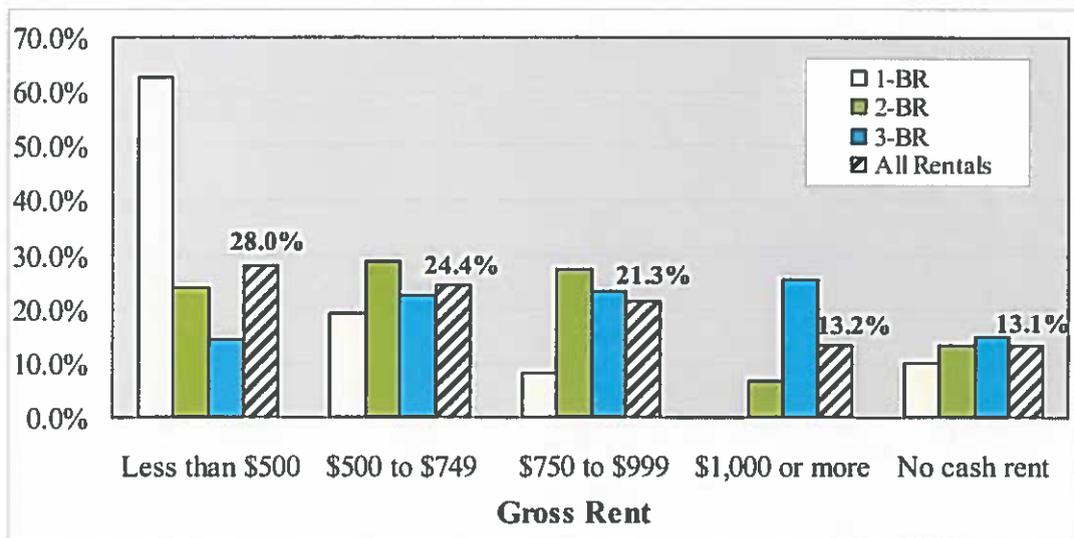
In a March 2003 Report to County Commissioners, the Queen Anne’s County Affordable Housing Committee defined affordable housing as “housing which has a monthly cost of no more than 30 percent of household income”. In the report, the Committee found there to be “significant shortages of affordable housing in Queen Anne’s County and that the trend is worsening”. Rental housing, for one, accounts for just 17 percent of all housing stock, as compared to Maryland’s statewide average of 32 percent. The Committee suggested that new affordable housing development take the form of rentals. Figures 4-2 and 4-3 present the distribution of renter-occupied and owner-occupied housing units in the County.

### 4.1 RENTER HOUSEHOLDS

#### 4.1.1 Gross Rent Cost

In 1999, there were an estimated 2,352 renter-occupied households in Queen Anne’s County, accounting for approximately 17 percent of total households. The majority of renter households (43 percent) occupied rental units with three or more bedrooms. Despite the tendency for larger-sized rental units, the median gross rent as reported in the 2000 Census was \$622 (\$710 in 2005 dollars). Furthermore, 74 percent of all renter-occupied households reported gross rent expenses less than \$1,000 per month. Figure 4-1 shows the cost of gross rent as a function of bedroom size in Queen Anne’s County in 1999.

Figure 4-1  
Gross Rent Costs by Number of Bedrooms in Rental Unit 1999



Source: U.S. Census Bureau, The Louis Berger Group, Inc., 2005.

Figure 4-2

Share of Rental Housing Units By Census Tract, 2000

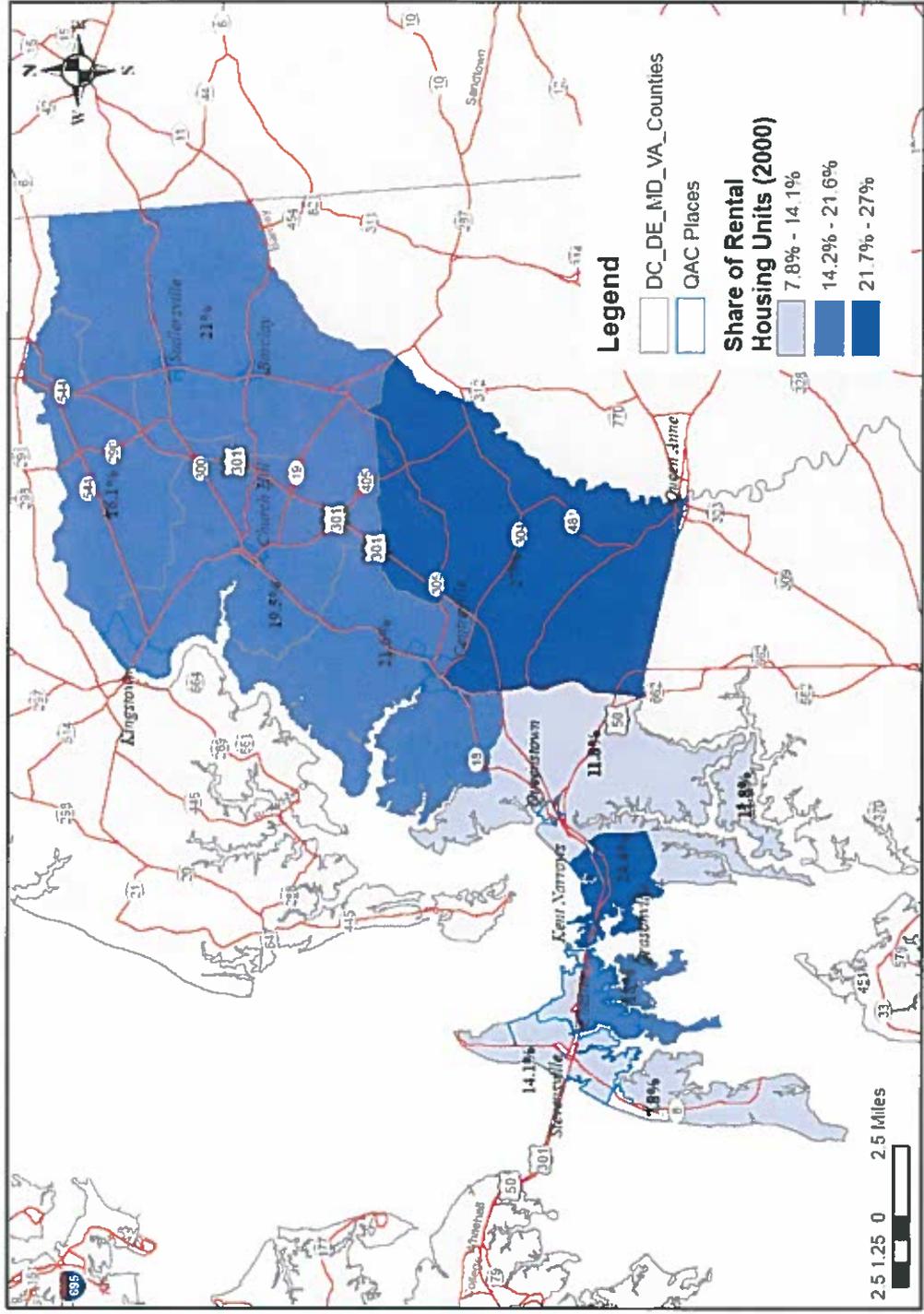
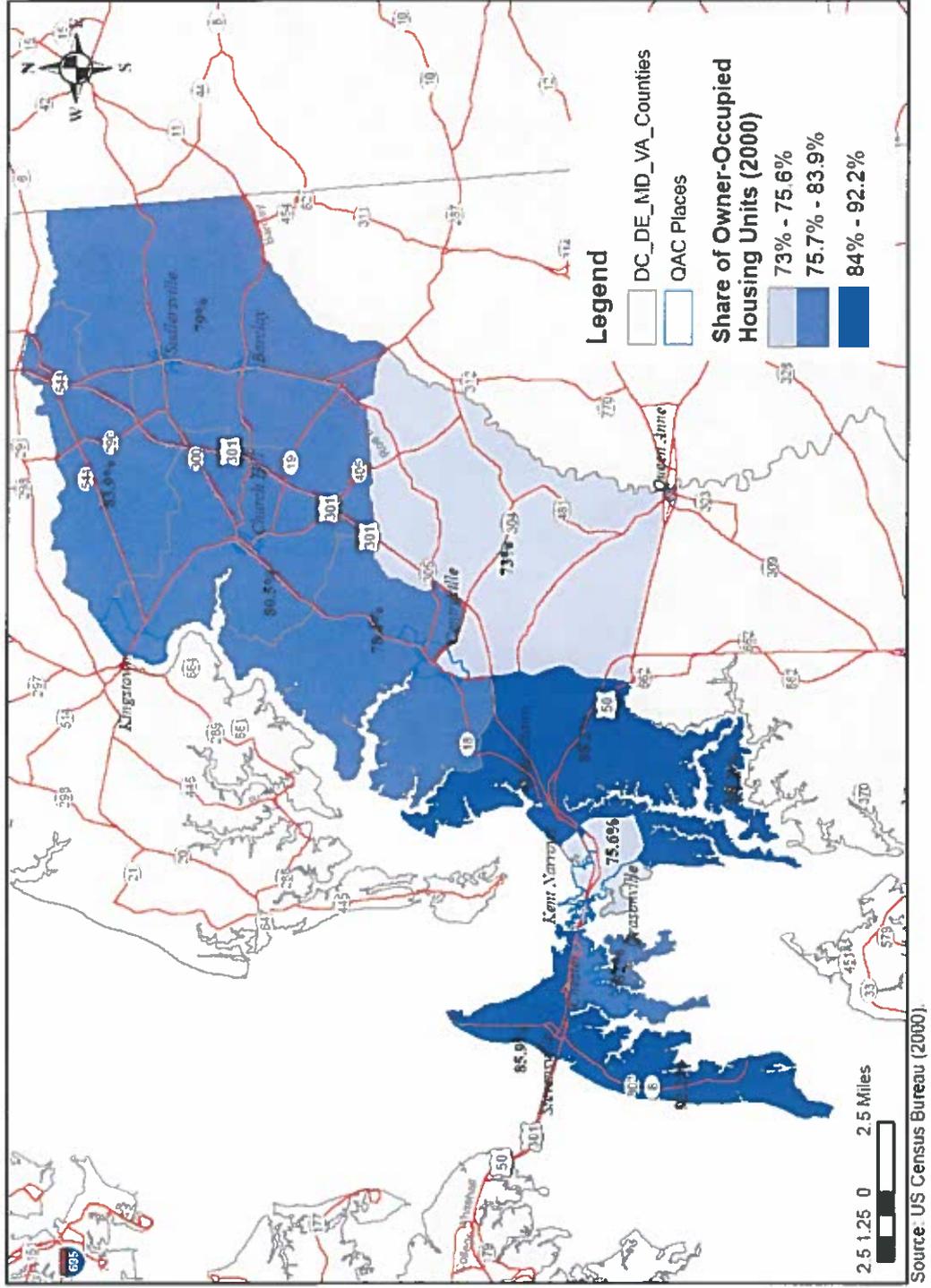


Figure 4-3

Share of Owner Occupied Housing Units By Census Tract, 2000

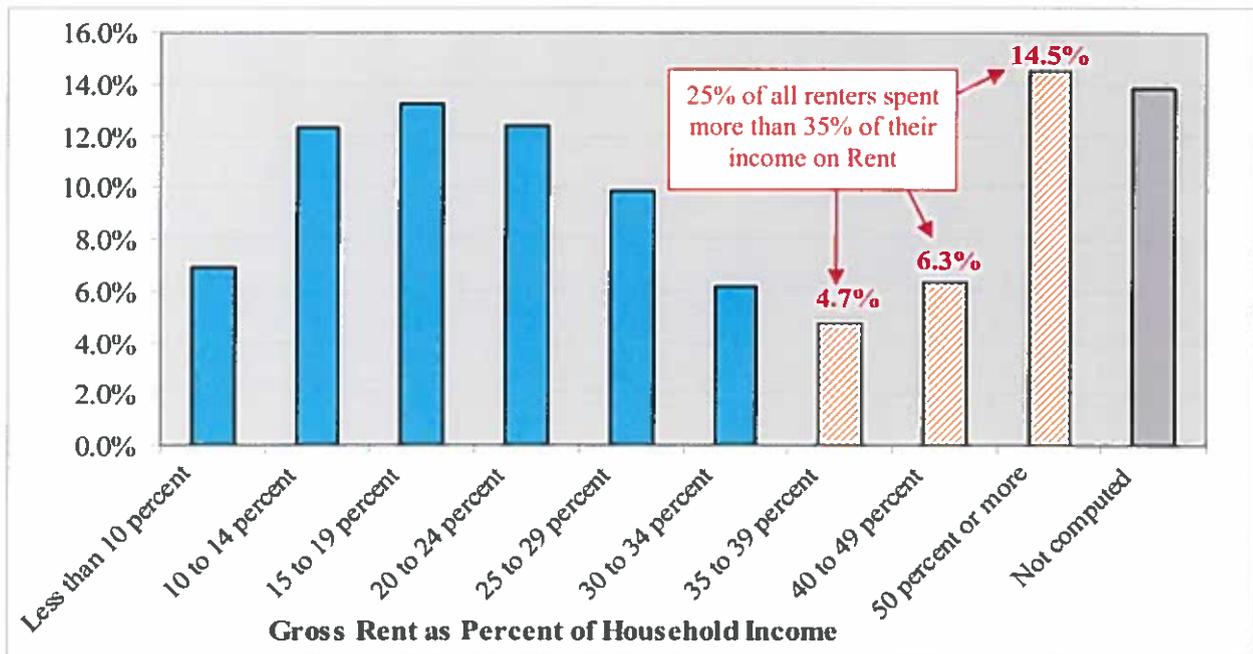




#### 4.1.2 Cost Burden for Renter Households

Renter households that spend more than 35 percent of their household income on housing costs, including rent and utilities, incur a significant cost burden. Figure 4-4-A illustrates that one-quarter of renter-occupied households in Queen Anne's County (600 households) spent 35 percent or more of their household income on gross rent expenses in 1999. *Fifteen percent of County's renter-occupied households spent more than one-half of their household income on rents.*

**Figure 4-4-A**  
**Percent of Income Renter-Occupied Households Spent on Gross Rent in 1999**



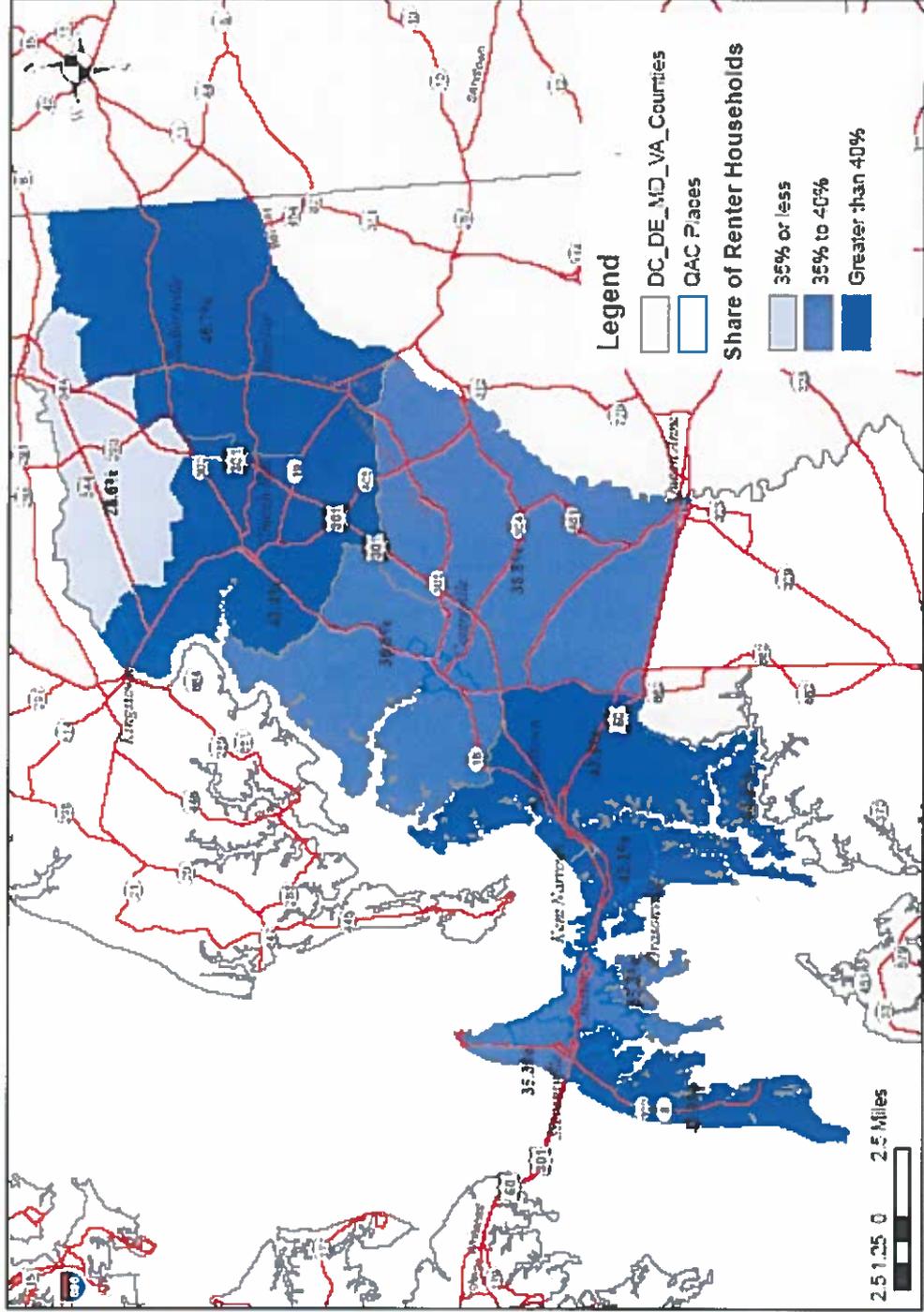
Source: U.S. Census Bureau, The Louis Berger Group, Inc., 2005.

Lower-income households earning annual incomes of \$35,000 or less are much more likely to experience a rent burden in Queen Anne's County (see Figure 4-4-B). There were 588 households earning less than \$35,000 that could be defined as "rent-burdened" households in 1999. Few renter households earning incomes over \$35,000 were rent-burdened at the time of the Census (11 renter-occupied households). Figure 4-5 illustrates the spatial pattern of renter-burdened households.



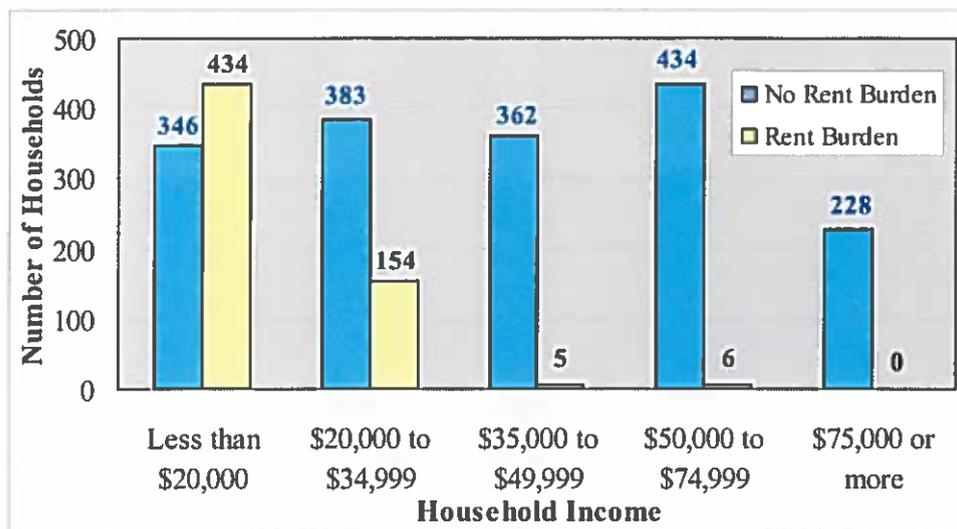
Figure 4-5

### Share of Renter Occupied Households Paying 35% or More of Income to Rent, 2000





**Figure 4-4-B**  
**Renter-Occupied Households Facing a Cost Burden in 1999**  
**By Household Income Level**



Source: U.S. Census Bureau, The Louis Berger Group, Inc., 2005

## 4.2 OWNER-OCCUPIED HOUSEHOLDS

### 4.2.1 Housing Value

As reported in the 2000 U.S. Census, the median value of all owner-occupied housing units in Queen Anne's County is estimated to be \$160,000. As presented in Figure 4-6, 22.4 percent of the units were valued between \$150,000 and \$199,000. In general, nearly 50 percent of the owner-occupied units in the County were valued between \$100,000 and \$200,000. Nearly 26 percent of the owner-occupied units were valued between \$100,000 and \$150,000. The percentage of owner-occupied housing units valued at the higher end of the market (i.e., \$500,000 or more) accounted for around 7 percent of the total stock.



**Figure 4-6**  
**Housing Value for all Owner-Occupied Housing Units in Queen Anne's County, 1999**



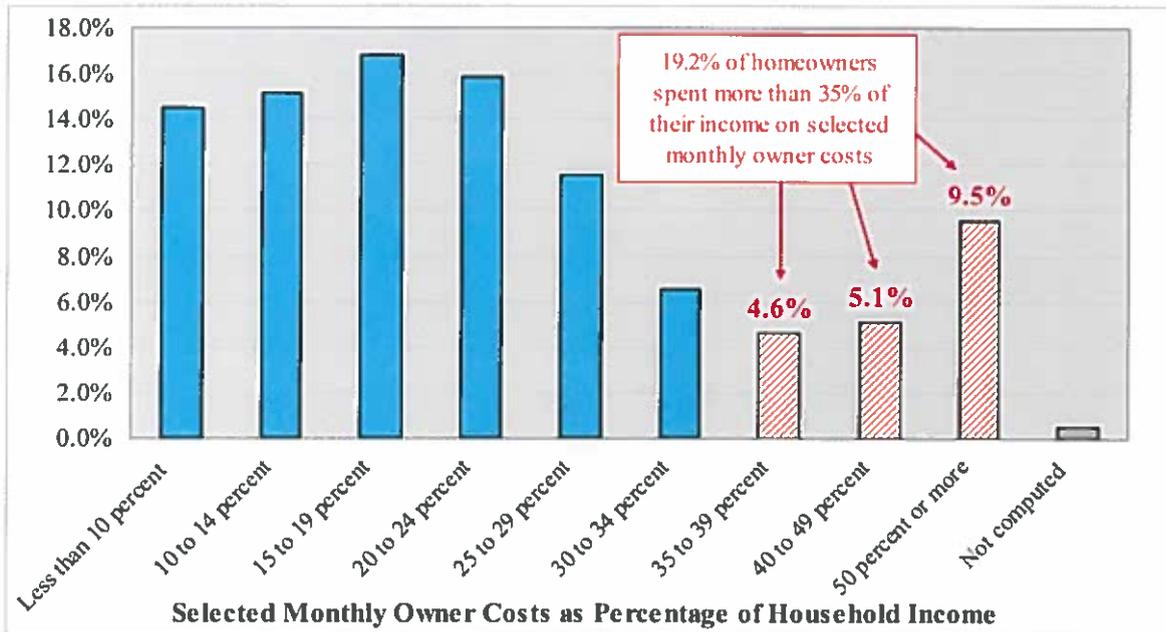
Source: U.S. Census Bureau, The Louis Berger Group, Inc., 2005

#### 4.2.2 Cost Burden for Owner Occupied Households

Of the 10,554 owner-occupied households in Queen Anne's County in 1999, 77 percent paid a mortgage and 23 percent reported not having a mortgage. A total of 2,029 owner-occupied households (19.2 percent) incurred a "cost burden" -- monthly owner costs of 35 percent or more of monthly household income. Figure 4-7 shows that most households (80 percent) in Queen Anne's County spent less than 34 percent of their household income on selected monthly owner costs, although almost 10 percent of owner-occupied households incurred a *severe* cost burden -- spent more than 50 percent of their monthly household income on homeownership costs.



Figure 4-7  
Percent of Income Owners Spent on Selected Monthly Owner Costs in 1999

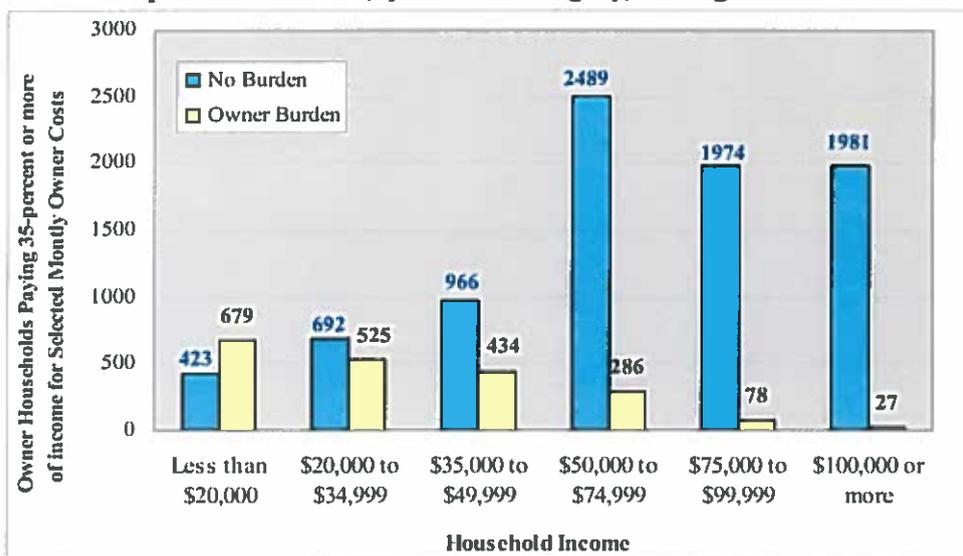


Source: U.S. Census Bureau, The Louis Berger Group, Inc., 2005.

Similar to the situation with rental households, owner households earning income less than \$20,000 annually represent the largest number of households experiencing a cost burden in the County. Approximately 62 percent (679 households) of owner-occupied households in this lower income category incurred a cost burden. However, the distribution of burden across owner-occupied households, in contrast to the rental household burden distribution, is more concentrated within the middle-income levels. For example, 31 percent of households earning between \$35,000 and \$50,000 annually incurred a cost burden in 1999, as did 10.3 percent of households earning between \$50,000 and \$75,000 annually (see Figure 4-8).



**Figure 4-8**  
**Owner-Occupied Households (by Income Category) Facing a Cost Burden in 1999**



Source: U.S. Census Bureau, The Louis Berger Group, Inc.

### 4.3 UNMET DEMAND: HOUSEHOLDS “WITH CONDITIONS”

This section takes a closer look at the needs of the County’s households. Tables 4-9 and 4-10 examine the income distribution of owner and renter households in Queen Anne’s County at the time of the Census. The tables examine households “with conditions” -- defined as a households having at least one of the following housing conditions: lacking complete plumbing facilities, lacking complete kitchen facilities, with more than 1.01 persons per room, and selected monthly owner costs greater than 30 percent of household income (1999), or gross rent as a percentage of household income (1999) of greater than 30 percent.<sup>17</sup>

- **Owners** – Twenty-seven percent of homeowners met one or more of the “conditions of need” listed above. Homeowner households that exhibited one or more conditions of need were more than three times more likely to earn less than \$30,000 than other households.<sup>18</sup> Forty-four percent of homeowners who met a condition of need earned less than \$30,000 in the year 2000 compared to 9 percent of homeowners who did not suffer from one or more of the conditions. Homeowners meeting one or more conditions of need were more likely to be one-person or five-person households than households that did not meet such conditions.
- **Renter Households** – Among renter households, 31 percent of such households exhibited one or more of the “conditions of need”. In 2000, 30 percent of renter households that were free of conditions of need earned less than \$30,000 but more than 88 percent of renters who experienced one or more “conditions of need” reported earnings less than \$30,000. Rental households exhibiting conditions of need were more likely to be one-person households.

<sup>17</sup> HUD’s Economic and Market Analysis Division (EMAD) produces select tabular statistical summaries of counts of households by tenure, by income intervals, by age of householder, by size of household, by housing conditions based 2000 Census. These special cross tabulations of decennial census data based on incomes and gage are a key element in the allocation formulae for the Section 8 and the Section 202 rental assistance programs, as well as a key element in EMAD qualitative demand market analysis activities for review of program applications and multifamily mortgage insurance applications submitted to FHA.

<sup>18</sup> Year 2000 question addressing 1999 reported income.



**Table 4-9  
Owner Households by Income, Tenure, Age of Householder, and Housing Conditions, 2000**

TOTAL	TOTAL	Percentage	Cumulative Percentage	1-person	2-persons	3-persons	4-persons	5+ persons
Total	12,748	100.0%	--	2,149	5,055	2,109	2,166	1,269
Percent Household Size				16.9%	39.7%	16.5%	17.0%	10.0%
Less than \$9,999	464	3.6%	3.6%	315	103	18	20	8
\$10,000 - \$14,999	417	3.3%	6.9%	230	89	54	29	15
\$15,000 - \$19,999	503	3.9%	10.9%	235	175	39	24	30
\$20,000 - \$24,999	523	4.1%	15.0%	155	250	34	69	15
\$25,000 - \$29,999	520	4.1%	19.0%	164	215	64	49	28
\$30,000 - \$34,999	532	4.2%	23.2%	135	244	69	44	40
\$35,000 - \$39,999	477	3.7%	27.0%	154	180	65	68	10
\$40,000 - \$49,999	1,221	9.6%	36.5%	189	500	163	205	164
\$50,000 - \$59,999	1,431	11.2%	47.8%	215	535	214	298	169
\$60,000 - \$69,999	1,362	10.7%	58.4%	113	460	325	329	135
\$70,000 - \$79,999	1,123	8.8%	67.2%	90	450	245	194	144
\$80,000 - \$99,999	1,701	13.3%	80.6%	79	685	354	398	189
\$100,000 - \$149,999	1,610	12.6%	93.2%	55	670	390	270	225
\$150,000 or more	864	6.8%	100.0%	20	499	79	169	97
<b>WITH CONDITIONS</b>								
	TOTAL	Percentage	Cumulative Percentage	1-person	2-persons	3-persons	4-persons	5+ persons
Total	3,430	100.0%	--	900	1,177	399	558	396
Percent Household Size				26.2%	34.3%	11.6%	16.3%	11.5%
Less than \$9,999	357	10.4%	10.4%	245	74	14	20	4
\$10,000 - \$14,999	329	9.6%	20.0%	165	70	50	29	15
\$15,000 - \$19,999	275	8.0%	28.0%	100	90	35	20	30
\$20,000 - \$24,999	319	9.3%	37.3%	70	145	24	65	15
\$25,000 - \$29,999	232	6.8%	44.1%	79	80	24	25	24
\$30,000 - \$34,999	258	7.5%	51.6%	55	114	34	30	25
\$35,000 - \$39,999	198	5.8%	57.4%	54	75	25	34	10
\$40,000 - \$49,999	454	13.2%	70.6%	54	175	55	85	85
\$50,000 - \$59,999	383	11.2%	81.8%	45	135	34	99	70
\$60,000 - \$69,999	252	7.3%	89.1%	8	85	45	94	20
\$70,000 - \$79,999	109	3.2%	92.3%	15	40	15	24	15
\$80,000 - \$99,999	153	4.5%	96.8%	10	60	40	4	39
\$100,000 - \$149,999	60	1.7%	98.5%	0	15	0	25	20
\$150,000 or more	51	1.5%	100.0%	0	19	4	4	24
<b>WITHOUT CONDITIONS</b>								
	TOTAL	Percentage	Cumulative Percentage	1-person	2-persons	3-persons	4-persons	5+ persons
Total	9,318	100.0%	--	1,249	3,878	1,710	1,608	873
Percent Household Size				13.4%	41.6%	18.4%	17.3%	9.4%
Less than \$9,999	107	1.1%	1.1%	70	29	4	0	4
\$10,000 - \$14,999	88	0.9%	2.1%	65	19	4	0	0
\$15,000 - \$19,999	228	2.4%	4.5%	135	85	4	4	0
\$20,000 - \$24,999	204	2.2%	6.7%	85	105	10	4	0
\$25,000 - \$29,999	288	3.1%	9.8%	85	135	40	24	4
\$30,000 - \$34,999	274	2.9%	12.8%	80	130	35	14	15
\$35,000 - \$39,999	279	3.0%	15.8%	100	105	40	34	0
\$40,000 - \$49,999	767	8.2%	24.0%	135	325	108	120	79
\$50,000 - \$59,999	1,048	11.2%	35.2%	170	400	180	199	99
\$60,000 - \$69,999	1,110	11.9%	47.1%	105	375	280	235	115
\$70,000 - \$79,999	1,014	10.9%	58.0%	75	410	230	170	129
\$80,000 - \$99,999	1,548	16.6%	74.6%	69	625	310	394	150
\$100,000 - \$149,999	1,550	16.6%	91.3%	55	655	390	245	205
\$150,000 or more	813	8.7%	100.0%	20	480	75	165	73
Source: CHAS Special Tabulation, 2000								
Note: "With Conditions" is defined as a household having at least one of the following housing conditions: lacking complete plumbing facilities, lacking complete kitchen facilities, with more than 1.01 persons per room, and selected monthly owner costs gr								



**Table 4-10  
Renter Households by Income, Tenure, Age of Householder, and Housing Conditions, 2000**

TOTAL	TOTAL	Percentage	Cumulative Percentage	1-person	2-persons	3-persons	4-persons	5+ persons
Total	2,609	100.0%	--	877	751	548	274	159
Percent Household Size				33.6%	28.8%	21.0%	10.5%	6.1%
Less than \$9,999	364	14.0%	14.0%	245	47	50	14	8
\$10,000 - \$14,999	240	9.2%	23.2%	130	46	35	25	4
\$15,000 - \$19,999	237	9.1%	32.2%	140	34	30	25	8
\$20,000 - \$24,999	219	8.4%	40.6%	79	75	47	14	4
\$25,000 - \$29,999	154	5.9%	46.5%	54	62	4	24	10
\$30,000 - \$34,999	199	7.6%	54.2%	44	58	59	30	8
\$35,000 - \$39,999	184	7.1%	61.2%	60	62	44	14	4
\$40,000 - \$49,999	267	10.2%	71.4%	19	84	90	39	35
\$50,000 - \$59,999	232	8.9%	80.3%	73	69	35	25	30
\$60,000 - \$69,999	222	8.5%	88.8%	4	118	65	15	20
\$70,000 - \$79,999	94	3.6%	92.4%	4	45	10	25	10
\$80,000 - \$99,999	107	4.1%	96.6%	15	29	39	10	14
\$100,000 - \$149,999	44	1.7%	98.2%	0	14	20	10	0
\$150,000 or more	46	1.8%	100.0%	10	8	20	4	4
<b>WITH CONDITIONS</b>								
	TOTAL	Percentage	Cumulative Percentage	1-person	2-persons	3-persons	4-persons	5+ persons
Total	820	100.0%	--	323	171	179	88	59
Percent Household Size				39.4%	20.9%	21.8%	10.7%	7.2%
Less than \$9,999	208	25.4%	25.4%	140	19	35	10	4
\$10,000 - \$14,999	148	18.0%	43.4%	70	34	25	15	4
\$15,000 - \$19,999	144	17.6%	61.0%	65	30	20	25	4
\$20,000 - \$24,999	103	12.6%	73.5%	15	35	39	10	4
\$25,000 - \$29,999	78	9.5%	83.0%	15	33	0	20	10
\$30,000 - \$34,999	41	5.0%	88.0%	14	8	15	0	4
\$35,000 - \$39,999	22	2.7%	90.7%	0	8	10	4	0
\$40,000 - \$49,999	39	4.8%	95.5%	0	0	20	4	15
\$50,000 - \$59,999	14	1.7%	97.2%	4	0	0	0	10
\$60,000 - \$69,999	19	2.3%	99.5%	0	4	15	0	0
\$70,000 - \$79,999	0	0.0%	99.5%	0	0	0	0	0
\$80,000 - \$99,999	4	0.5%	100.0%	0	0	0	0	4
\$100,000 - \$149,999	0	0.0%	100.0%	0	0	0	0	0
\$150,000 or more	0	0.0%	100.0%	0	0	0	0	0
<b>WITHOUT CONDITIONS</b>								
	TOTAL	Percentage	Cumulative Percentage	1-person	2-persons	3-persons	4-persons	5+ persons
Total	1,789	100.0%	--	554	580	369	186	100
Percent Household Size				31.0%	32.4%	20.6%	10.4%	5.6%
Less than \$9,999	156	8.7%	8.7%	105	28	15	4	4
\$10,000 - \$14,999	92	5.1%	13.9%	60	12	10	10	0
\$15,000 - \$19,999	93	5.2%	19.1%	75	4	10	0	4
\$20,000 - \$24,999	116	6.5%	25.5%	64	40	8	4	0
\$25,000 - \$29,999	76	4.2%	29.8%	39	29	4	4	0
\$30,000 - \$34,999	158	8.8%	38.6%	30	50	44	30	4
\$35,000 - \$39,999	162	9.1%	47.7%	60	54	34	10	4
\$40,000 - \$49,999	228	12.7%	60.4%	19	84	70	35	20
\$50,000 - \$59,999	218	12.2%	72.6%	69	69	35	25	20
\$60,000 - \$69,999	203	11.3%	84.0%	4	114	50	15	20
\$70,000 - \$79,999	94	5.3%	89.2%	4	45	10	25	10
\$80,000 - \$99,999	103	5.8%	95.0%	15	29	39	10	10
\$100,000 - \$149,999	44	2.5%	97.4%	0	14	20	10	0
\$150,000 or more	46	2.6%	100.0%	10	8	20	4	4
Source: CHAS Special Tabulation, 2000								
Note: "With Conditions" is defined as a household having at least one of the following housing conditions: lacking complete plumbing facilities, lacking complete kitchen facilities, with more than 1.01 persons per room, and selected monthly owner costs gr								



#### 4.4 UNMET DEMAND: COST BURDENED HOUSEHOLDS

Households that pay more than 30 percent of their income for housing are considered “cost burdened” by the federal government and may have difficulty affording necessities such as food, clothing, transportation and medical care when there are no wealth-generating assets. The number of “cost-burdened” households was illustrated for renter and owner households, utilizing decennial census data earlier in this chapter. Cost-burdened households comprise an important segment of the *unmet demand* for affordable housing within Queen Anne’s County for ownership and rental markets. In the absence of an affordable and diverse housing supply, cost-burdened households are exceptionally hindered in their pursuit of other life-maintaining functions required to maintain an independent, healthy, and productive lifestyle for themselves and their families.

This section further illustrates the size and location of unmet demand in year 2005 attributable to being cost-burdened. Tables 4-11 and 4-12 present the results of an affordability calculation focused on measuring unmet demand. The calculation utilizes the 2005 median household income for the Baltimore MSA to estimate the monthly payment required for housing, assuming homebuyers will spend no more than 30 percent of their monthly income for mortgage-related expenses. Assuming current interest rates and 30-year mortgage terms, the maximum cost that homebuyers can then afford is presented as the “limit of housing cost”. This “limit of housing cost” is then reexamined for persons earning less than the median income in the region; for example, those earning the upper limit of “low income” (i.e., 80 percent of median), the upper limit of a “very low income” (i.e., 50 percent of median) and lower limits of “very low income” (i.e., only 30 percent of median income).

Utilizing these limits of housing costs, the tables then assess the extent of the total housing stock by census tract that is “affordable” at these various income levels. Table 4-11 examines the median appraisal value of homes within each census tract, utilizing the Maryland Property View data set. Table 4-12 repeats the assessment but compares recent home sales for the 2002-2004 period.

**Table 4-11  
Unmet Demand: Cost Burdened Households, Queen Anne's County, 2005**

	Crumpton 8101	Sudlersville 8102	Church Hill 8103	Centreville 8104	Ruthsburg 8105	Queenstown 8106	Grasonville 8107	Stevensville 8108	Romancoke 8109	Chester 8110
<b>Census Tract</b>										
Median Household Income	\$72,150	\$72,150	\$72,150	\$72,150	\$72,150	\$72,150	\$72,150	\$72,150	\$72,150	\$72,150
Monthly Payment Available for Housing	\$1,684	\$1,684	\$1,684	\$1,684	\$1,684	\$1,684	\$1,684	\$1,684	\$1,684	\$1,684
Limit of Housing Cost	\$288,600	\$288,600	\$288,600	\$288,600	\$288,600	\$288,600	\$288,600	\$288,600	\$288,600	\$288,600
Median Total Appraised Value	\$131,570	\$118,160	\$131,405	\$252,365	\$175,480	\$371,180	\$287,185	\$186,845	\$223,240	\$188,950
Affordability Surplus/Gap	\$157,030	\$170,440	\$157,195	\$36,235	\$113,120	(\$82,580)	\$1,415	\$101,755	\$65,360	\$99,650
<b>Moderate Income Affordability:</b>										
80% Median HHI Income	\$57,720	\$57,720	\$57,720	\$57,720	\$57,720	\$57,720	\$57,720	\$57,720	\$57,720	\$57,720
Monthly Payment Available for Housing	\$1,347	\$1,347	\$1,347	\$1,347	\$1,347	\$1,347	\$1,347	\$1,347	\$1,347	\$1,347
Limit of Housing Cost	\$230,880	\$230,880	\$230,880	\$230,880	\$230,880	\$230,880	\$230,880	\$230,880	\$230,880	\$230,880
Number of Units with Appraised Value below Limit	794	686	1,246	707	807	453	700	1,549	1,670	1,036
% of Total Number of Existing Units in Tract	85.5%	91.1%	86.6%	42.3%	71.7%	23.9%	51.5%	71.1%	52.3%	62.4%
# of Moderate Income HHs	648	546	735	813	617	659	694	723	881	656
Unmet Need	0	0	0	106	0	206	0	0	0	0
<b>Low Income Affordability:</b>										
50% Median HHI Income	\$36,075	\$36,075	\$36,075	\$36,075	\$36,075	\$36,075	\$36,075	\$36,075	\$36,075	\$36,075
Monthly Payment Available for Housing	\$842	\$842	\$842	\$842	\$842	\$842	\$842	\$842	\$842	\$842
Limit of Housing Cost	\$144,300	\$144,300	\$144,300	\$144,300	\$144,300	\$144,300	\$144,300	\$144,300	\$144,300	\$144,300
Number of Units with Appraised Value below Limit	532	507	839	223	392	144	378	318	358	260
% of Total Number of Existing Units in Tract	57.3%	67.3%	58.3%	13.4%	34.8%	7.6%	27.8%	14.6%	11.2%	15.7%
# of Low Income HHs	425	346	401	480	406	366	508	309	477	373
Unmet Need	0	0	0	257	14	222	130	0	119	113
<b>Very Low Income Affordability:</b>										
30% Median HHI Income	\$21,645	\$21,645	\$21,645	\$21,645	\$21,645	\$21,645	\$21,645	\$21,645	\$21,645	\$21,645
Monthly Payment Available for Housing	\$505	\$505	\$505	\$505	\$505	\$505	\$505	\$505	\$505	\$505
Limit of Housing Cost	\$86,580	\$86,580	\$86,580	\$86,580	\$86,580	\$86,580	\$86,580	\$86,580	\$86,580	\$86,580
Number of Units with Appraised Value below Limit	180	161	164	17	74	13	52	27	21	39
% of Total Number of Existing Units in Tract	19.4%	21.4%	11.4%	1.0%	6.6%	0.7%	3.8%	1.2%	0.7%	2.3%
# of Very Low Income HHs	186	191	195	273	258	197	297	138	255	187
Unmet Need	6	30	31	256	184	184	245	111	234	148

*Notes:* Moderate, Low, and Very Low income affordability categories reflect U.S. Department of Housing and Urban Development (HUD) definitions. Median income based on Baltimore, MD PMSA-AMI Guidelines, Federal Home Loan Insurance Bureau, 2005. Monthly payment available for housing assumes 28 percent of median income available for mortgage payment. Housing cost reflects 30-year fixed rate mortgage @ 7 percent. Housing value by Census Tract from MD PropertyView, 2004 for Queen Anne's County. Source: The Louis Berger Group, Inc., 2005.

**Table 4-12  
Comparison of Median Income and Median Sales Value of Housing, Queen Anne's County, 2002-2004**

Census Tract	Crumpton	Sudlersville	Church Hill	Centreville	Ruthtsburg	Queenstown	Grasonville	Stevensville	Romancoke	Chester
Median Household Income	8101	8102	8103	8104	8105	8106	8107	8108	8109	8110
Monthly Payment Available for Housing	\$72,150	\$72,150	\$72,150	\$72,150	\$72,150	\$72,150	\$72,150	\$72,150	\$72,150	\$72,150
Limit of Housing Cost	\$1,684	\$1,684	\$1,684	\$1,684	\$1,684	\$1,684	\$1,684	\$1,684	\$1,684	\$1,684
Number of Units Sold 2002-2004	\$288,600	\$288,600	\$288,600	\$288,600	\$288,600	\$288,600	\$288,600	\$288,600	\$288,600	\$288,600
% of Total Number of Existing Units in Tract	111	75	249	366	241	269	372	497	601	281
Median Total Sales Value, 2002-2004	11.9%	10.0%	17.3%	21.9%	21.4%	14.2%	27.4%	22.8%	18.8%	16.9%
Affordability Surplus/Gap	\$147,000	\$131,000	\$150,000	\$247,697	\$214,900	\$360,000	\$245,000	\$239,900	\$262,900	\$220,000
	\$141,600	\$157,600	\$138,600	\$40,903	\$73,700	(\$71,400)	\$43,600	\$48,700	\$25,700	\$68,600
<b>Moderate Income Affordability:</b>										
80% Median HH Income	\$57,720	\$57,720	\$57,720	\$57,720	\$57,720	\$57,720	\$57,720	\$57,720	\$57,720	\$57,720
Monthly Payment Available for Housing	\$1,347	\$1,347	\$1,347	\$1,347	\$1,347	\$1,347	\$1,347	\$1,347	\$1,347	\$1,347
Limit of Housing Cost	\$230,880	\$230,880	\$230,880	\$230,880	\$230,880	\$230,880	\$230,880	\$230,880	\$230,880	\$230,880
Number of Units with Sales Price below Limit	89	60	199	156	134	67	170	232	234	152
Units Priced below Limit as % of Total Sold	80.2%	80.0%	79.9%	42.6%	55.6%	24.9%	45.7%	46.7%	38.9%	54.1%
<b>Low Income Affordability:</b>										
50% Median HH Income	\$36,075	\$36,075	\$36,075	\$36,075	\$36,075	\$36,075	\$36,075	\$36,075	\$36,075	\$36,075
Monthly Payment Available for Housing	\$842	\$842	\$842	\$842	\$842	\$842	\$842	\$842	\$842	\$842
Limit of Housing Cost	\$144,300	\$144,300	\$144,300	\$144,300	\$144,300	\$144,300	\$144,300	\$144,300	\$144,300	\$144,300
Number of Units with Sales Price below Limit	55	43	117	81	60	32	98	57	68	42
Units Priced below Limit as % of Total Sold	49.5%	57.3%	47.0%	22.1%	24.9%	11.9%	26.3%	11.5%	11.3%	14.9%
<b>Very Low Income Affordability:</b>										
50% Median HH Income	\$21,645	\$21,645	\$21,645	\$21,645	\$21,645	\$21,645	\$21,645	\$21,645	\$21,645	\$21,645
Monthly Payment Available for Housing	\$505	\$505	\$505	\$505	\$505	\$505	\$505	\$505	\$505	\$505
Limit of Housing Cost	\$86,580	\$86,580	\$86,580	\$86,580	\$86,580	\$86,580	\$86,580	\$86,580	\$86,580	\$86,580
Number of Units with Sales Price below Limit	23	24	38	45	35	13	45	9	14	12
Units Priced below Limit as % of Total Sold	20.7%	32.0%	15.3%	12.3%	14.5%	4.8%	12.1%	1.8%	2.3%	4.3%

Notes: Moderate, Low, and Very Low income affordability categories reflect lower bounds of U.S. Department of Housing and Urban Development (HUD) definitions

Median income based on Baltimore, MD PMSA-AMI Guidelines, Federal Home Loan Insurance Bureau, 2005

Monthly payment available for housing assumes 28 percent of median income available for mortgage payment; Housing cost reflects 30-year fixed rate mortgage at 7 percent.

Sales information by Census Tract from MD Property View, 2004 for Queen Anne's County; figures include single family detached attached homes, and condominiums, exclude mobile homes

Source: The Louis Berger Group, Inc., 2005



Table 4-11 illustrates that those earning 80 percent of the median income of the region (i.e. \$57,720) are able to afford up to \$230,880 home. This income level is sufficient to afford only 25 percent of the homes in Queenstown, 42 percent of the homes in Centreville and just over one-half of the homes in Grasonville and Romancoke.

Far fewer homes are currently affordable to those earning one-half of the region's median income (i.e., \$36,075) – in fact, only 11 percent of homes would be affordable within the Romancoke area and about 27 percent of homes in Grasonville.

Only 5 percent of all homes in the County are within financial reach of those earning a very low income (i.e., those earning as little as \$21,700) and nearly all of such housing is concentrated in Crumpton and Sudlersville.

In Table 4-11, current *unmet demand* is defined as the number of households who are cost-burdened<sup>19</sup> at three critical income threshold levels – “moderate” income (80 percent of median), “low income” (50 percent of median), and “very low income” (30 percent of median).

- *At the Moderate Income Level* – For those earning the upper limit of the moderate household income (i.e., \$57,720) and thus capable of affording a \$230,800 dwelling, there were more than 9,600 units in the County's housing inventory below this price range -- 38 percent more dwellings than households earning this amount of income or less (6,972 households). Countywide, there are a relatively small number of cost-burdened households at the moderate income level – that is, there is generally a housing supply priced low-enough to satisfy demand. However, evidence of scarce affordable supply and “cost-burden” can be found in two areas, Queenstown and Centreville, where the number of “moderate-income” households exceeded the number of units that are affordable to this income segment. Countywide, unmet demand is estimated to total 312 households at this income level.
- *At the Low Income Level* – For those earning the upper limit of the low-income household income level (i.e., \$36,075) and capable of affording a \$144,300 dwelling, there were 3,951 dwelling units in the County's housing inventory at or below this price range but, in contrast to the supply- demand conditions at the moderate income level, there is a deficit of affordable supply (i.e., there were 4,091 low-income households), leading to more unmet demand. Cost-burdened households were evident in significant numbers in several areas -- Grasonville, Stevensville, Chester as well as Centreville and Queenstown. Countywide, there are 855 low-income households that were cost-burdened in 2005.
- *At the Very Low Income Level* – For those earning the upper limit of the very low-income household income level (i.e., \$21,645) and thus capable of affording a \$86,580 dwelling, there were 788 dwelling units in the County's housing inventory at or below this price range but there were 2,178 very low-income households. Very low-income households that are cost-burdened were evident throughout the County as there are significantly more very low-income households than houses priced to be affordable at this segment. The lower-valued dwelling units were predominantly concentrated in Crumpton, Sudlersville and Church Hill. Countywide, there are an estimated 1,430 very low-income households that were cost-burdened in 2005.

Rather than relying upon property tax appraisal data, Table 4-12 performs a similar comparison for recent property sales data. In this analysis, further evidence is provided of the limited supply affordable to low-income households; nearly 90 percent of recent home sales exceed the price levels affordable to low-

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<sup>19</sup> Cost-burdened is defined as paying more than 30 percent of their income to annual housing costs.



income households in such locations as Queenstown, Stevensville, and Romancoke. Sales at this price level account for a larger proportion of total sales in Crumpton, Sudlersville or Church Hill.

This pattern holds true for the considerably smaller set of properties that are within financial reach of very low-income home buyers. Only a small handful of homes in Stevensville, Queenstown, Romancoke, or Chester were sold at prices below \$100,000 – a price level within reach of those classified as very low income home buyers.

#### 4.5 UNMET DEMAND: ELDERLY HOUSEHOLDS

This section takes a closer look at the needs of the County's elderly households. Tables 4-13 and 4-14 examine the income distribution of Elderly households in Queen Anne's County (62 years and older) at the time of the Census. The tables examine households "with conditions" -- defined as a households having at least one of the following housing conditions: lacking complete plumbing facilities, lacking complete kitchen facilities, with more than 1.01 persons per room, and selected monthly owner costs greater than 30 percent of household income (1999), or gross rent as a percentage of household income (1999) of greater than 30 percent.<sup>20</sup>

- *Elderly Households Owners* – Twenty-seven percent of elderly homeowners met one or more of the "conditions of need" listed above. Elderly homeowner households that exhibited one or more conditions of need were more than twice as likely to earn less than \$30,000 than other elderly households.<sup>21</sup> Sixty-five percent of elderly homeowners who met a condition of need earned less than \$30,000 in the year 2000 compared to 26 percent of elderly homeowners who did not suffer from one or more of the conditions. Of elderly homeowners meeting one or more conditions of need, more than 52 percent of such households were two-person households.
- *Elderly Households Renters* – Among elderly renter households, 44 percent of such households exhibited one or more of the "conditions of need". In 2000, just under 73 percent of elderly renter households that were free of conditions of need earned less than \$30,000 but more than 92 percent of elderly renters who experienced one or more "conditions of need" reported earnings less than \$30,000. Of elderly rental households exhibiting conditions of need, more than three-quarters of such households were one-person households.

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<sup>20</sup> HUD's Economic and Market Analysis Division (EMAD) produces select tabular statistical summaries of counts of households by tenure, by income intervals, by age of householder, by size of household, by housing conditions based 2000 Census. These special cross tabulations of decennial census data based on incomes and gage are a key element in the allocation formulae for the Section 8 and the Section 202 rental assistance programs, as well as a key element in EMAD qualitative demand market analysis activities for review of program applications and multifamily mortgage insurance applications submitted to FHA.

<sup>21</sup> Year 2000 question addressing 1999 reported income .



**Table 4-13**  
**Owners, Household Age: 62 + Years**  
**Households by Income, Tenure, Age of Householder and Housing Conditions**

TOTAL	TOTAL	Percentage	Cumulative Percentage	1-person	2-persons	3-persons	4-persons	5+ persons
Total	3,522	100.0%		1,035	1,972	268	135	92
Percent Household Size				30.0%	56.0%	7.6%	3.8%	2.6%
Less than \$9,999	284	8.1%	8.1%	185	95	4	0	0
\$10,000 - \$14,999	258	7.3%	15.4%	170	74	10	4	0
\$15,000 - \$19,999	270	7.7%	23.1%	155	115	0	0	0
\$20,000 - \$24,999	229	6.5%	29.6%	100	125	4	0	0
\$25,000 - \$29,999	251	7.1%	36.7%	74	150	19	4	4
\$30,000 - \$34,999	212	6.0%	42.7%	75	119	14	4	0
\$35,000 - \$39,999	192	5.5%	48.2%	64	120	0	8	0
\$40,000 - \$49,999	276	7.8%	56.0%	44	220	8	0	4
\$50,000 - \$59,999	381	10.8%	66.8%	65	230	44	23	19
\$60,000 - \$69,999	278	7.9%	74.7%	39	150	60	29	0
\$70,000 - \$79,999	193	5.5%	80.2%	30	100	25	19	19
\$80,000 - \$99,999	277	7.9%	88.0%	14	195	30	19	19
\$100,000 - \$149,999	255	7.2%	95.3%	30	150	35	25	15
\$150,000 or more	166	4.7%	100.0%	0	129	15	0	12
<b>WITH CONDITIONS</b>								
	TOTAL	Percentage	Cumulative Percentage	1-person	2-persons	3-persons	4-persons	5+ persons
Total	956	100.0%		381	503	40	20	12
Percent Household Size				39.9%	52.6%	4.2%	2.1%	1.3%
Less than \$9,999	204	21.3%	21.3%	130	70	4	0	0
\$10,000 - \$14,999	174	18.2%	39.5%	105	55	10	4	0
\$15,000 - \$19,999	100	10.5%	50.0%	55	45	0	0	0
\$20,000 - \$24,999	84	8.8%	58.8%	40	40	4	0	0
\$25,000 - \$29,999	67	7.0%	65.8%	24	35	4	0	4
\$30,000 - \$34,999	43	4.5%	70.3%	15	24	4	0	0
\$35,000 - \$39,999	48	5.0%	75.3%	4	40	0	4	0
\$40,000 - \$49,999	64	6.7%	82.0%	4	60	0	0	0
\$50,000 - \$59,999	60	7.1%	89.1%	0	60	4	4	0
\$60,000 - \$69,999	38	4.0%	93.1%	4	20	10	4	0
\$70,000 - \$79,999	24	2.5%	95.6%	0	20	0	4	0
\$80,000 - \$99,999	34	3.6%	99.2%	0	30	0	0	4
\$100,000 - \$149,999	0	0.0%	99.2%	0	0	0	0	0
\$150,000 or more	8	0.8%	100.0%	0	4	0	0	4
<b>WITHOUT CONDITIONS</b>								
	TOTAL	Percentage	Cumulative Percentage	1-person	2-persons	3-persons	4-persons	5+ persons
Total	2,566	100.0%		674	1,469	228	115	80
Percent Household Size				26.3%	57.2%	8.9%	4.5%	3.1%
Less than \$9,999	80	3.1%	3.1%	55	25	0	0	0
\$10,000 - \$14,999	84	3.3%	6.4%	65	19	0	0	0
\$15,000 - \$19,999	171	6.6%	13.0%	100	70	0	0	0
\$20,000 - \$24,999	145	5.7%	18.7%	60	85	0	0	0
\$25,000 - \$29,999	184	7.2%	25.8%	50	115	15	4	0
\$30,000 - \$34,999	169	6.6%	32.4%	60	95	10	4	0
\$35,000 - \$39,999	144	5.6%	38.0%	60	80	0	4	0
\$40,000 - \$49,999	212	8.3%	46.3%	40	160	8	0	4
\$50,000 - \$59,999	313	12.2%	58.5%	65	170	40	19	19
\$60,000 - \$69,999	240	9.4%	67.8%	35	130	50	25	0
\$70,000 - \$79,999	169	6.6%	74.4%	30	80	25	15	19
\$80,000 - \$99,999	243	9.5%	83.9%	14	165	30	19	15
\$100,000 - \$149,999	255	9.9%	93.8%	30	150	35	25	15
\$150,000 or more	158	6.2%	100.0%	10	125	15	0	8

Source: CHAS Special Tabulation, 2000

Note: "With Conditions" is defined as a household having at least one of the following housing conditions: lacking complete plumbing facilities, lacking complete kitchen facilities, with more than 1.01 persons per room, and selected monthly owner costs greater than 30 percent of household income (1999), or gross rent as a percentage of household income (1999) of greater than 30 percent.



**Table 4-14**  
**Renters, Household Age: 62 + Years**  
**Households by Income, Tenure, Age of Householder and Housing Conditions**

TOTAL	TOTAL	Percentage	Cumulative Percentage	1-person	2-persons	3-persons	4-persons	5+ persons
<b>Total</b>	465	100.0%	--	339	106	20	0	0
<b>Percent Household Size</b>				72.9%	22.8%	4.3%	0.0%	0.0%
Less than \$9,999	147	31.6%	31.6%	135	12	0	0	0
\$10,000 - \$14,999	112	24.1%	55.7%	100	12	0	0	0
\$15,000 - \$19,999	74	15.9%	71.6%	60	14	0	0	0
\$20,000 - \$24,999	22	4.7%	76.3%	4	10	8	0	0
\$25,000 - \$29,999	26	5.6%	81.9%	14	12	0	0	0
\$30,000 - \$34,999	12	2.6%	84.5%	4	4	4	0	0
\$35,000 - \$39,999	22	4.7%	89.2%	10	8	4	0	0
\$40,000 - \$49,999	8	1.7%	91.0%	4	4	0	0	0
\$50,000 - \$59,999	12	2.6%	93.5%	8	4	0	0	0
\$60,000 - \$69,999	4	0.9%	94.4%	0	4	0	0	0
\$70,000 - \$79,999	10	2.2%	96.6%	0	10	0	0	0
\$80,000 - \$99,999	8	1.7%	98.3%	0	4	4	0	0
\$100,000 - \$149,999	4	0.9%	99.1%	0	4	0	0	0
\$150,000 or more	4	0.9%	100.0%	0	4	0	0	0
<b>WITH CONDITIONS</b>								
	<b>TOTAL</b>	<b>Percentage</b>	<b>Cumulative Percentage</b>	<b>1-person</b>	<b>2-persons</b>	<b>3-persons</b>	<b>4-persons</b>	<b>5+ persons</b>
<b>Total</b>	206	100.0%	--	158	44	4	0	0
<b>Percent Household Size</b>				76.7%	21.4%	1.9%	0.0%	0.0%
Less than \$9,999	64	31.1%	31.1%	60	4	0	0	0
\$10,000 - \$14,999	54	26.2%	57.3%	50	4	0	0	0
\$15,000 - \$19,999	50	24.3%	81.6%	40	10	0	0	0
\$20,000 - \$24,999	14	6.8%	88.3%	0	10	4	0	0
\$25,000 - \$29,999	8	3.9%	92.2%	0	8	0	0	0
\$30,000 - \$34,999	8	3.9%	96.1%	4	4	0	0	0
\$35,000 - \$39,999	4	1.9%	98.1%	0	4	0	0	0
\$40,000 - \$49,999	0	0.0%	98.1%	0	0	0	0	0
\$50,000 - \$59,999	4	1.9%	100.0%	4	0	0	0	0
\$60,000 - \$69,999	0	0.0%	100.0%	0	0	0	0	0
\$70,000 - \$79,999	0	0.0%	100.0%	0	0	0	0	0
\$80,000 - \$99,999	0	0.0%	100.0%	0	0	0	0	0
\$100,000 - \$149,999	0	0.0%	100.0%	0	0	0	0	0
\$150,000 or more	0	0.0%	100.0%	0	0	0	0	0
<b>WITHOUT CONDITIONS</b>								
	<b>TOTAL</b>	<b>Percentage</b>	<b>Cumulative Percentage</b>	<b>1-person</b>	<b>2-persons</b>	<b>3-persons</b>	<b>4-persons</b>	<b>5+ persons</b>
<b>Total</b>	259	100.0%	--	181	62	16	0	0
<b>Percent Household Size</b>				69.9%	23.9%	6.2%	0.0%	0.0%
Less than \$9,999	83	32.0%	32.0%	75	8	0	0	0
\$10,000 - \$14,999	58	22.4%	54.4%	50	8	0	0	0
\$15,000 - \$19,999	24	9.3%	63.7%	20	4	0	0	0
\$20,000 - \$24,999	8	3.1%	66.8%	4	0	4	0	0
\$25,000 - \$29,999	16	6.9%	73.7%	14	4	0	0	0
\$30,000 - \$34,999	4	1.5%	75.3%	0	4	0	0	0
\$35,000 - \$39,999	18	6.9%	82.2%	10	4	4	0	0
\$40,000 - \$49,999	8	3.1%	85.3%	4	4	0	0	0
\$50,000 - \$59,999	8	3.1%	88.4%	4	4	0	0	0
\$60,000 - \$69,999	4	1.5%	90.0%	0	4	0	0	0
\$70,000 - \$79,999	10	3.9%	93.8%	0	10	0	0	0
\$80,000 - \$99,999	8	3.1%	96.9%	0	4	4	0	0
\$100,000 - \$149,999	4	1.5%	98.5%	0	4	0	0	0
\$150,000 or more	4	1.5%	100.0%	0	4	0	0	0

Source: CHAS Special Tabulation, 2000

Note: "With Conditions" is defined as a household having at least one of the following housing conditions: lacking complete plumbing facilities, lacking complete kitchen facilities, with more than 1.01 persons per room, and selected monthly owner costs greater than 30 percent of household income (1999), or gross rent as a percentage of household income (1999) of greater than 30 percent.



**The Louis Berger Group, Inc.**

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## 5.0 FUTURE HOUSING NEEDS & AFFORDABILITY

### 5.1 DEMOGRAPHIC PROJECTIONS

Population forecasts for Queen Anne’s County were prepared in 5-year increments for the years 2005 through 2030. From historical population data, including local birth, death, fertility and migration rates, a model was created to forecast future population growth rates for Queen Anne’s County.

As shown in Table 5-1, Queen Anne’s County grew at an estimated average rate of 8.7 percent during the first five years of the twenty-first century. With an average annual gain of 880 persons since the year 2000, the 2005 County population is estimated to be 44,085. By 2010, total County population is projected to grow to 47,268 persons or slightly less than 800 persons each year. By 2015, the Queen Anne’s County population is projected to advance to 50,186, an annual gain of 730 persons per year. The projections anticipate that Queen Anne’s County population will continue growing through 2030.

Figure 5-1 illustrates that while total population is expected to grow far into the future, the rate of growth decreases steadily.

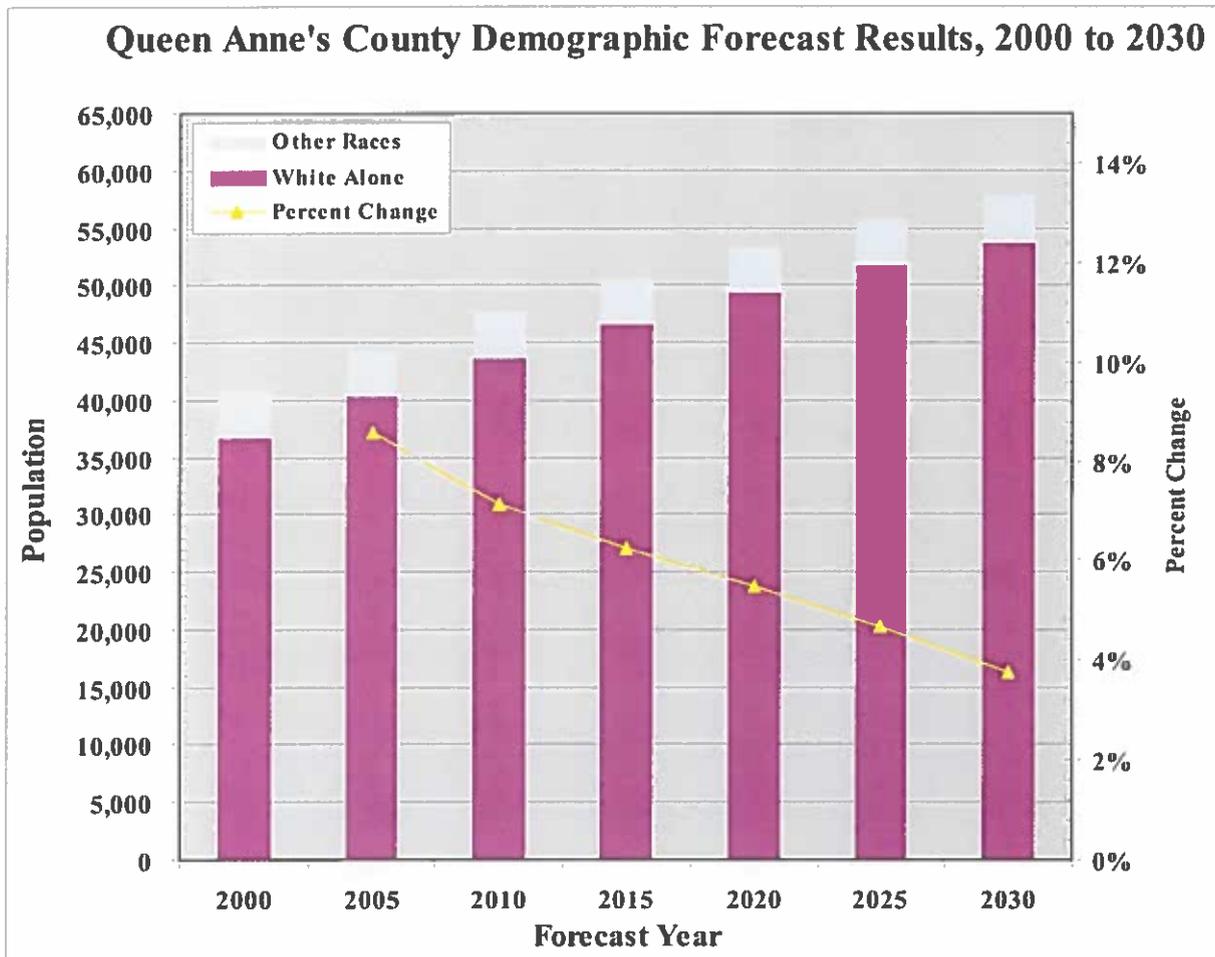
Population projections for each Census tract in Queen Anne’s County are presented in Table 5-2. Population counts for 1990 and 2000 were obtained through the U.S. Census Bureau. For 2005 and subsequent 5-year increments, population estimates and projections were made by The Louis Berger Group, Inc. The Kent Island Census tracts, specifically tracts 8108 and 8109, are projected to continue to grow faster than any other area in Queen Anne’s County.

**Table 5-1  
Population Estimates and Projection for Queen Anne’s County**

Year	Total Population	Change over Previous Period		
		Number	Percent	Annual Ave. Change
1970	18,422	--	--	
1980	25,508	7,086	38.5%	709
1990	33,953	8,445	31.3%	845
2000	40,563	6,610	19.5%	661
Estimated: 2005	44,085	3,522	8.7%	880
Projected: 2010	47,268	3,183	7.2%	796
2015	50,186	2,918	6.2%	730
2020	52,891	2,706	5.4%	676
2025	55,302	2,411	4.6%	603
2030	57,311	2,009	3.6%	502



Figure 5-1  
Population Estimates and Projections and Percent Change



Source: U.S. Census Bureau; The Louis Berger Group, Inc., 2005.



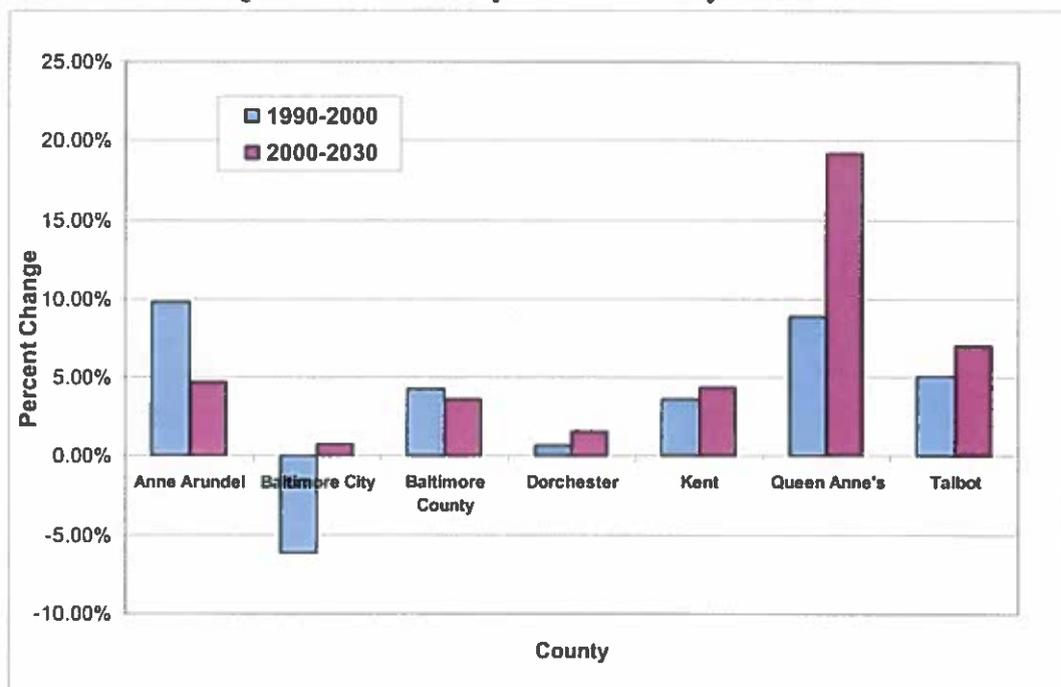
**Table 5-2  
Population Estimates and Projection by Census Tract for Queen Anne's County**

Census Tract	Area Name	1990	2000	Estimated 2005	Projected				
					2010	2015	2020	2025	2030
8101	Crumpton	2,577	2,759	2,840	2,853	2,882	3,068	3,549	3,956
8102	Sudlersville	2,362	2,417	2,497	2,501	2,514	2,694	3,171	3,580
8103	Church Hill	3,514	3,750	3,908	4,011	4,286	4,737	5,483	6,139
8104	Centreville	4,664	4,183	5,087	5,189	5,288	5,523	5,963	6,318
8105	Ruthsburg	1,397	2,869	3,279	3,413	3,691	3,903	4,162	4,339
8106	Queenstown	4,091	4,795	5,241	5,265	5,308	5,322	5,329	5,335
8107	Grasonville	2,519	2,978	3,433	3,894	4,046	4,077	4,077	4,077
8108*	Stevensville	2,807	5,065	5,849	7,386	8,383	9,719	9,719	9,719
8109*	Romancoke	6,360	7,563	7,754	8,552	9,564	9,613	9,613	9,613
8110*	Chester	3,662	4,184	4,196	4,204	4,224	4,236	4,236	4,236
<b>Total Queen Anne's County</b>		<b>33,953</b>	<b>40,563</b>	<b>44,085</b>	<b>47,268</b>	<b>50,186</b>	<b>52,891</b>	<b>55,302</b>	<b>57,311</b>
Kent Island as Share of Total County		12,829	16,812	17,799	20,143	22,172	23,567	23,567	23,567
		37.8%	41.4%	40.4%	42.6%	44.2%	44.6%	42.6%	41.1%

\* Kent Island Census tracts

Source: The Louis Berger Group, Inc., 2005.

**Figure 5-2  
Population Trends and Projections, 1990 - 2030  
Queen Anne's County and Other Maryland Areas**





## 5.2 FUTURE HOUSEHOLD DEMAND BASED UPON HEADSHIP RATE METHOD

Household estimates and projections are presented in Table 5-3. While the overall number of households in Queen Anne's County continues to rise, the rate of growth in each area varies.

**Table 5-3**  
**Household Estimates and Projection by Census Tract for Queen Anne's County**

Census Tract	Area Name	1990	2000	Estimated 2005	Projected				
					2010	2015	2020	2025	2030
8101	Crumpton	954	1,086	1,139	1,146	1,162	1,276	1,549	1,783
8102	Sudlersville	774	908	956	958	967	1,080	1,351	1,586
8103	Church Hill	1,352	1,422	1,523	1,571	1,709	1,958	2,382	2,758
8104	Centreville	1,759	1,504	2,023	2,070	2,121	2,258	2,509	2,713
8105	Ruthsburg	480	1,090	1,314	1,378	1,523	1,640	1,787	1,889
8106	Queenstown	1,499	1,790	2,075	2,086	2,108	2,115	2,119	2,122
8107	Grasonville	958	1,211	1,451	1,720	1,816	1,835	1,835	1,835
8108*	Stevensville	1,018	1,883	2,377	3,327	3,960	4,747	4,747	4,747
8109*	Romanceoke	2,292	2,818	2,903	3,363	3,995	4,023	4,023	4,023
8110*	Chester	1,387	1,634	1,637	1,642	1,656	1,663	1,663	1,663
Total Queen Anne's County		<b>12,473</b>	<b>15,346</b>	<b>17,398</b>	<b>19,261</b>	<b>21,017</b>	<b>22,594</b>	<b>23,965</b>	<b>25,120</b>
Kent Island as Share of Total County		4,697	6,335	6,917	8,332	9,611	10,433	10,433	10,433
		37.7%	41.3%	39.8%	43.3%	45.7%	46.2%	43.5%	41.5%

\* Kent Island Census tracts

Source: U.S. Census Bureau; The Louis Berger Group, Inc., 2005.

## 5.3 FUTURE HOUSING DEMAND BY TENURE

As presented in Table 5-4, the projections reflect a continuing assumption that the percentage of owner-occupied units will outpace rental production into the future. Of the total housing stock, nearly three-quarters of the total housing units are projected to be occupied by owners in 2015.



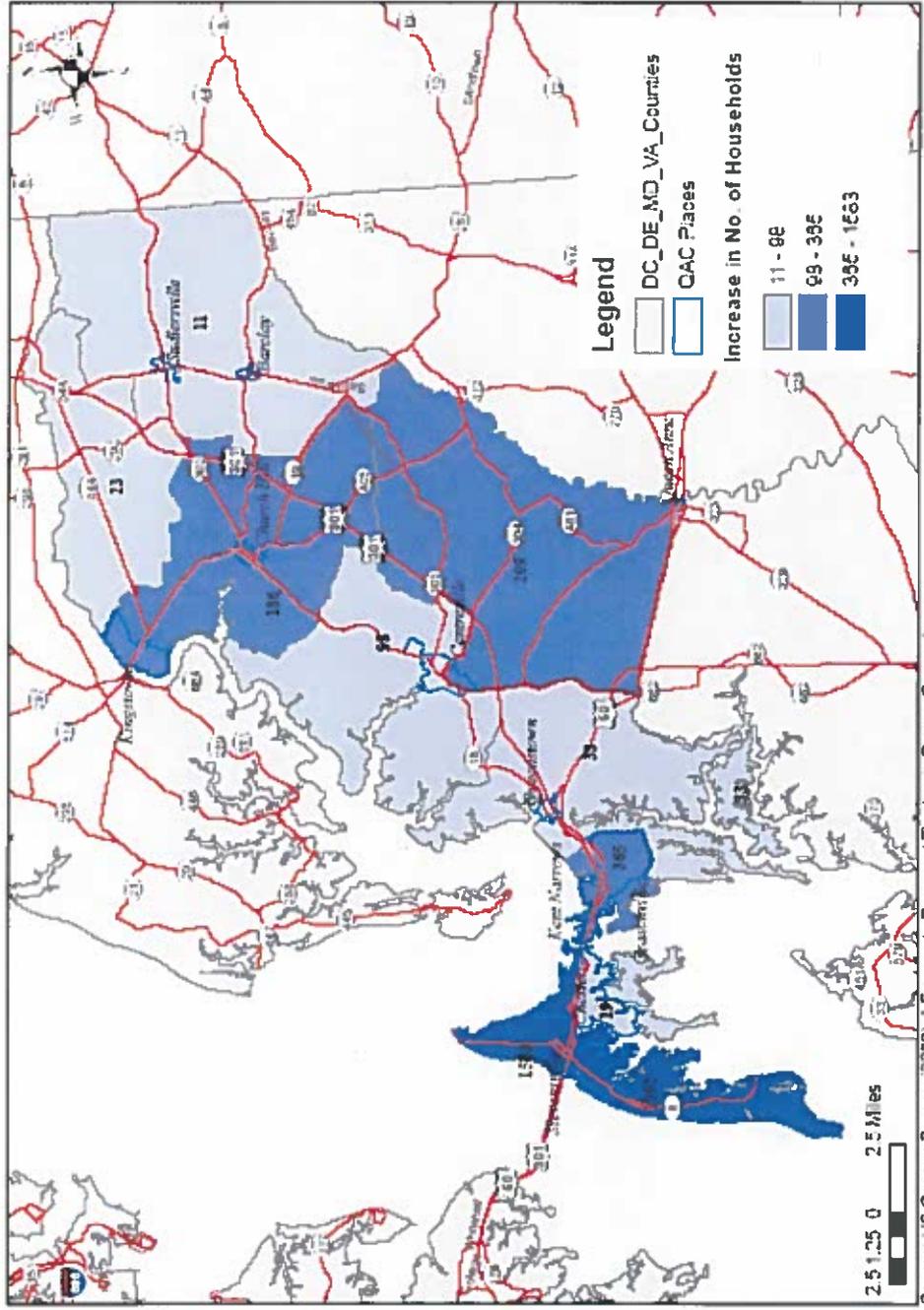
**Table 5-4**  
**Projected Number of Owner and Renters (2005-2015)**

<b>Projected Year</b>	<b>Owners</b>	<b>Renters</b>	<b>Total</b>	<b>Change over 5 Years</b>	<b>Annual Renter Increase</b>	<b>Annual Owner Increase</b>	<b>Total Annual Increase</b>
<b>2005</b>	13,211	4,187	17,398	--	--	--	--
<b>2010</b>	14,626	4,636	19,261	1,864	90	283	373
<b>2015</b>	15,959	5,058	21,017	1,756	85	267	351



Figure 5-3

Net Increase in Number of Households By Census Tract, 2005-2015\*





#### 5.4 FUTURE HOUSING DEMAND BY TENURE AND INCOME SEGMENT

Table 5-4 compares ownership and renter patterns in household formation by income segment for Queen Anne’s County and presents 10-year projections from 2005 to 2015. The projections assume that the propensity to pursue homeownership increases as incomes rise. Rental dwellings, in contrast, are more likely to be occupied by lower-income bracket households. Examining the forecasts, it can be seen that there is a widening gap in the number of homeowners versus renters as incomes exceed the \$60,000 threshold. As presented in Table 5-5, households earning between \$75,000 and \$100,000 will account for the highest percentage of homeowners over the next 10 years.

By comparison, renter households typically earn less than \$47,600; renter households account for one-half of all households earning less than \$11,900 and 39 percent of all households earning less than \$47,600. Persons earning less than \$23,800 are expected to constitute the single largest group of renters in Queen Anne’s County in the future.<sup>22</sup>

**Table 5-5  
Projected Numbers of Owners and Renters by Income Category (2005 – 2015)**

Annual Household Income	2005		2010		2015	
	Owners	Renters	Owners	Renters	Owners	Renters
Less than \$11,900	535	545	592	603	646	658
\$11,900 to \$23,799	1,101	874	1,219	967	1,330	1,056
\$23,800 to \$35,699	1,251	790	1,385	875	1,511	955
\$35,700 to \$47,599	1,651	680	1,828	753	1,995	822
\$47,600 to \$59,499	1,527	314	1,690	348	1,844	380
\$59,500 to \$71,399	1,277	392	1,414	434	1,542	474
\$71,400 to \$89,299	1,887	247	2,089	274	2,280	299
\$89,300 to \$119,099	2,095	204	2,319	226	2,531	246
\$119,100 to \$148,799	947	70	1,049	78	1,144	85
\$148,800 to \$178,599	434	17	481	19	525	20
\$178,600 or more	505	53	560	59	611	64
<b>Total</b>	<b>13,211</b>	<b>4,187</b>	<b>14,626</b>	<b>4,636</b>	<b>15,959</b>	<b>5,058</b>

<sup>22</sup> The forecasting method for housing demand in this chapter relies upon the Public Use Microdata Sample (PUMS) of the U.S. Census. 2000, a detailed survey administered to 1 out of 6 households. Household income brackets have been income-adjusted in accordance with HUD AML. The PUMS forecasting approach examines propensities to form owner- and renter households by age and by income segment.



### 5.5 FUTURE HOUSING DEMAND BY TENURE AND CENSUS TRACT

With the County, the largest share of owner-occupied housing units is presently in the Romancoke area (see Table 5-8). The higher housing values within this coastal community are one of the reasons for a larger share of owners than renters. This pattern is expected to continue into the future with more owner-occupied units being developed in this Kent Island Community.

Over the 2005 through 2015 time frame, the projections anticipate that Stevensville and Romancoke will account for 73 percent of the total growth in residential dwellings – owner or nonowner -- followed by Grasonville (10 percent of the growth).

In terms of non-owner production, these same areas are expected to be the major development locations, although Grasonville (17 percent of the growth), Ruthsburg and Church Hill have a relatively greater share of the growth in non-owner occupied dwellings. On the whole, however, the growth in owner-occupied dwellings is projected to account for about 8 out of 10 new dwelling units.

**Table 5-6  
Projected Numbers of Owners and Renters by Census Tract (2005 – 2015)**

Census Tract	Area	2005			2010			2015		
		Owner	Non-Owner	Total	Owner	Non-Owner	Total	Owner	Non-Owner	Total
8101	Crumpton	631	508	1,139	635	511	1,146	644	518	1,162
8102	Sudlersville	482	473	956	484	474	958	488	479	967
8103	Church Hill	986	537	1,523	1,017	553	1,571	1,107	602	1,709
8104	Centreville	1,678	345	2,023	1,717	353	2,070	1,760	361	2,121
8105	Ruthsburg	833	482	1,314	873	505	1,378	964	558	1,523
8106	Queenstown	1,761	314	2,075	1,771	316	2,086	1,789	319	2,108
8107	Grasonville	954	497	1,451	1,131	590	1,720	1,194	622	1,816
8108	Stevensville	1,987	390	2,377	2,781	546	3,327	3,310	650	3,960
8109	Romancoke	2,535	368	2,903	2,936	427	3,363	3,488	507	3,995
8110	Chester	1,369	268	1,637	1,374	269	1,642	1,385	271	1,656
<b>Total</b>		<b>13,216</b>	<b>4,182</b>	<b>17,398</b>	<b>14,718</b>	<b>4,543</b>	<b>19,261</b>	<b>16,129</b>	<b>4,888</b>	<b>21,017</b>

### 5.6 FUTURE HOUSING DEMAND BY HOUSING TYPE AND TENURE

The projections through 2015 assume that single-family homes will continue to account for nearly 9 out of 10 owner-occupied dwellings and more than one-half of all non-owner occupied dwellings. However, as discussed in the Housing Workshop section (see Appendix A), concerns were expressed that rise in housing prices and demand levels has stimulated conversion of single-family renter dwellings into owner-occupied dwellings.

As shown in Table 5-7, given the relative importance of the single-family housing stock as a rental option in Queen Anne’s County, any impetus favoring further conversions could exacerbate the current shortage of rental housing in the absence of other rental production alternatives. As such, this is a potential trend that warrants further monitoring.



**Table 5-7  
Projected Numbers of Owners and Renters by Housing Type (2005 – 2015)**

Housing Type	2005		2010		2015	
	Owner	Non-Owner	Owner	Non-Owner	Owner	Non-Owner
Single Family	11,863	2,223	13,134	2,462	14,331	2,686
Townhouse	779	301	863	334	942	364
Mobile Home	396	234	439	260	479	283
Condominium	172	96	190	107	207	116
Boat Slip	0	113	0	125	0	137
Rental Dwelling	0	1,218	0	1,349	0	1,472
<b>Total</b>	<b>13,211</b>	<b>4,187</b>	<b>14,626</b>	<b>4,636</b>	<b>15,959</b>	<b>5,058</b>

**5.7 FUTURE HOUSING DEMAND BY HOUSING TYPE, TENURE AND CENSUS TRACT**

Table 5-8 presents a disaggregate forecast of housing demand projections by housing type, tenure and census tract for the years 2005 through 2010.

**5.8 FUTURE HOUSING DEMAND BY HOUSING TYPE AND TENURE AND NUMBER OF BEDROOMS**

Table 5-9 presents the total housing demand by housing type, tenure (i.e., owner and renter-occupied dwellings). The projections illustrate the overwhelming significance of owner-occupied single-family detached dwellings to the County’s anticipated future housing stock growth. The projections also illustrate that these dwelling types tend to be 3, 4 and 5 bedroom configurations, leading to somewhat higher populations and school-age children projections. Other owner-occupied dwelling types are far less significant to the housing stock, but have somewhat smaller bedroom configurations.

Renter dwellings are not expected to comprise a large share of the overall growth in the housing stock between 2005 and 2015. In comparison to the owner-occupied stock, renter-occupied single-family detached dwellings tend to have fewer bedrooms with relatively more 2-bedroom configurations and fewer 4 and 5-bedroom dwellings.

Similarly, apartment dwellings are not projected to account for a large proportion of the projected housing stock increase, but 80 percent of such units are 1 or 2 bedroom configurations.



**Table 5-8  
Growth in the Numbers of Owner- and Renter Occupied Units  
by Housing Type and Number of Bedrooms (2005 – 2015)**

<i>Total Growth of Units, 2005-2015 by Bedroom Size:</i>							
	Total	Number of Bedrooms					
		No BRs	1	2	3	4	5
<b>Owner-Occupied</b>							
Single-Family, Detached	2,397	1	25	242	1,315	678	137
Single-Family, Attached	144	2	2	27	98	13	1
Apartments	49	0	8	26	12	2	2
Mobile Homes	154	0	3	52	92	5	0
<b>Renter-Occupied</b>							
Single-Family, Detached	181	1	4	53	93	26	4
Single-Family, Attached	39	2	2	19	12	3	1
Apartments	188	3	59	92	32	2	1
Mobile Homes	26	0	1	13	11	0	1
<b>Percentage of Units by Bedroom Size:</b>							
	Total	No BRs	1	2	3	4	5
<b>Owner-Occupied</b>							
Single-Family, Detached	100%	0%	1%	10%	55%	28%	6%
Single-Family, Attached	100%	1%	1%	19%	68%	9%	1%
Apartments	100%	0%	16%	53%	24%	4%	4%
Mobile Homes	100%	0%	2%	34%	60%	3%	0%
<b>Renter-Occupied</b>							
Single-Family, Detached	100%	1%	2%	29%	51%	14%	2%
Single-Family, Attached	100%	5%	5%	49%	31%	8%	3%
Apartments	100%	2%	31%	49%	17%	1%	1%
Mobile Homes	100%	0%	4%	50%	42%	0%	4%

Source: U.S. Bureau of Census, Public Use Microdata Sample, 2000; The Louis Berger Group, 2005.

The household and residential development projections shown in Table 5-3 and Table 5-8 can be compared to the planned inventory presented in Table 3-7 as a further means of assessing the location and types of housing that are being planned for development in the County. The residential development demand projections for 2015, shown in Table 5-8, anticipate that 86 percent of the housing units are single-family while 7 percent of the units are apartments. This is quite similar to the planned inventory referenced in Table 3-7 which consists of 84 percent single-family units and 13 percent multi-family units.<sup>23</sup>

<sup>23</sup> The demand projections presented in this Chapter should be understood as “supply-constrained” – that is, they are a reflection of the recent patterns and propensity for households in a sub-area of Eastern Shore to select various housing structures, bedroom sizes and tenure arrangements. The projections reflect policy priorities and market opportunities available in this sub-area of the Eastern Shore and, as such, exhibit a pattern of rental undersupply for Queen Anne’s County in comparison to neighboring counties (see Table 3-2-A). Perceived current deficiencies and future needs in excess of these demand projections for affordable ownership or rental housing are summarized in



The household demand projections also estimate that the majority of growth will occur in Stevensville and Romancoke. The least growth for both the inventory and the projections is within Sudlersville in the northern portion of the County. Overall, the projections and the inventory correspond both in the level of growth and the geographical distribution of units throughout the County.

## 5.9 FUTURE UNMET DEMAND - COST BURDENED HOUSEHOLDS BY INCOME SEGMENT

The demand and supply characteristics, trends and projections presented in this report and, particularly in this chapter, provide the foundation for making an estimate of the potential size, location and type of housing that may be occupied by “cost-burdened” households by 2015. Tables 5-10 and 5-11 present projections of the future number of “moderate”, “low-income” and “very low-income” households by area within the County that will be “cost-burdened” for the years 2010 and 2015. Table 5-12 is a summary table highlighting the prospective change in unmet demand due to being cost-burdened by location over the 2005-2015 timeframe. Below, is a brief summary of the findings of our projections of cost-burdened households by key income segments by 2015:

- *At the Moderate Income Level, 2015* – For those earning the upper limit of the moderate household income (i.e., \$57,720) and thus capable of affording a \$230,800 dwelling, there are projected to be just under 9,900 units in the County’s housing inventory below this price range -- 20 percent more dwellings than households earning this amount of income or less (8,200 households). “Cost-burdened” households are concentrated in three areas: Queenstown, Centreville and Grasonville, where the number of “moderate-income” households exceeded the number of units that are affordable to this income segment. Countywide, unmet demand is projected to total 490 households at the moderate income level in 2015.
- *At the Low Income Level, 2015* – For those earning the upper limit of the low-income household income level (i.e., \$36,075) and capable of affording a \$144,300 dwelling, there were just over 4,000 dwelling units in the County’s housing inventory at or below this price range but, in contrast to the supply-demand conditions at the moderate income level, there is a deficit of affordable supply (i.e., there are projected to be just under 4,800 low-income households), leading to more unmet demand. Cost-burdened households were evident in significant numbers in several areas – Romancoke, Stevensville, Chester as well as Centreville, Grasonville and Queenstown. Countywide, there are 1,410 low-income households that are projected to be cost-burdened in 2015.
- *At the Very Low Income Level, 2015* – For those earning the upper limit of the very low-income household income level (i.e., \$21,645) and thus capable of affording a \$86,580 dwelling, there are projected to be 763 dwelling units in the County’s housing inventory at or below this price range but there are projected to be 2,500 very low-income households. Very low-income households that are cost-burdened are projected throughout the County as there are significantly more very low-income households than houses priced to be affordable at this segment. In the absence of additional low-income housing production, the lower-valued dwelling units are predominantly concentrated in Crumpton, Sudlersville and Church Hill. Countywide, there are projected to be just over 1,770 very low-income households that are cost-burdened in 2015.

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Chapter 7 and further described in the stakeholder interviews and workshop proceedings of the Affordable Housing Steering committee.

**Table 5-9  
Housing Type by Census Tract (2005-2015)**

2005 Census Tract	Area Name	Single Family			Townhouse			Mobile Home			Condominium			Boat Slip		Rental Dwelling	
		Owner	Non- Owner	Total	Owner	Non- Owner	Total	Owner	Non- Owner	Total	Owner	Non- Owner	Total	Owner	Total	Owner	Total
8101	Crumpston	381	307	688	11	9	20	84	68	152	0	0	0	0	0	0	280
8102	Sudlersville	301	295	596	4	4	7	55	54	110	0	0	0	0	0	0	243
8103	Church Hill	771	419	1,190	16	9	25	31	17	48	0	0	0	0	0	0	259
8104	Centreville	1,595	327	1,923	34	7	41	37	8	45	0	0	0	0	0	0	14
8105	Ruthsburg	655	379	1,034	24	14	38	22	13	34	0	0	0	0	0	0	208
8106	Queenstown	1,664	297	1,961	67	12	78	25	4	29	0	0	0	0	0	0	6
8107	Grasonville	607	316	923	143	75	218	70	36	106	57	30	87	104	0	0	14
8108	Stevensville	1,218	239	1,458	651	128	779	6	1	8	105	21	126	0	0	0	7
8109	Romancoke	2,045	297	2,343	406	59	465	25	4	29	42	6	48	0	0	0	18
8110	Chester	1,210	237	1,446	134	26	161	23	5	28	0	0	0	0	0	0	2
Total		10,448	3,114	13,562	1,491	342	1,833	378	209	588	204	57	261	104	0	0	1,050

2010 Census Tract	Area Name	Single Family			Townhouse			Mobile Home			Condominium			Boat Slip		Rental Dwelling	
		Owner	Non- Owner	Total	Owner	Non- Owner	Total	Owner	Non- Owner	Total	Owner	Non- Owner	Total	Owner	Total	Owner	Total
8101	Crumpston	384	308	692	11	9	20	85	68	153	0	0	0	0	0	0	281
8102	Sudlersville	302	296	598	4	4	7	56	54	110	0	0	0	0	0	0	243
8103	Church Hill	795	432	1,227	17	9	26	32	18	50	0	0	0	0	0	0	268
8104	Centreville	1,632	335	1,967	35	7	42	38	8	46	0	0	0	0	0	0	14
8105	Ruthsburg	687	397	1,084	25	15	40	23	13	36	0	0	0	0	0	0	218
8106	Queenstown	1,673	299	1,972	67	12	79	25	4	29	0	0	0	0	0	0	6
8107	Grasonville	719	375	1,094	170	89	258	82	43	125	68	35	103	123	0	0	16
8108	Stevensville	1,706	335	2,041	912	179	1,091	9	2	11	147	29	176	0	0	0	9
8109	Romancoke	2,369	344	2,714	471	68	539	29	4	33	49	7	56	0	0	0	21
8110	Chester	1,214	237	1,451	135	26	161	24	5	28	0	0	0	0	0	0	2
Total		11,480	3,360	14,840	1,846	418	2,264	402	219	620	264	71	335	123	0	0	1,079

Table 5-9 (Continued)  
Housing Type by Census Tract (2005-2015)

2015 Census Tract	Area Name	Single Family			Townhouse			Mobile Home			Condominium			Boat Slip		Rental Dwelling	
		Owner	Non- Owner	Total	Owner	Non- Owner	Total	Owner	Non- Owner	Total	Owner	Non- Owner	Total	Total	Total	Total	
8101	Crumpton	389	313	702	11	9	20	86	69	155	0	0	0	0	0	285	
8102	Sudlersville	305	299	603	4	4	7	56	55	111	0	0	0	0	0	246	
8103	Church Hill	865	471	1,336	18	10	28	35	19	54	0	0	0	0	0	291	
8104	Centreville	1,673	343	2,016	36	7	43	39	8	47	0	0	0	0	0	15	
8105	Ruthsburg	759	439	1,198	28	16	44	25	15	40	0	0	0	0	0	241	
8106	Queenstown	1,690	302	1,992	68	12	80	25	4	29	0	0	0	0	0	7	
8107	Grasonville	759	396	1,155	179	93	273	87	45	132	71	37	109	130	17	17	
8108	Stevensville	2,030	399	2,429	1,085	213	1,298	11	2	13	175	34	209	0	11	11	
8109	Romancoke	2,815	409	3,224	559	81	641	34	5	39	58	8	67	0	25	25	
8110	Chester	1,224	239	1,463	136	27	162	24	5	28	0	0	0	0	2	2	
Total		12,509	3,610	16,118	2,124	473	2,597	422	227	649	305	80	385	130	1,139		



**Table 5-10**  
**Projection of Unmet Need - Cost Burdened Households, Queen Anne's County, 2010**

	Crumpton 8101	Sudlersville 8102	Church Hill 8103	Centreville 8104	Ruthsburg 8105	Queenstown 8106	Grasonville 8107	Stevensville 8108	Romansoke 8109	Chester 8110
<b>Census Tract</b>										
Median Household Income	\$72,150	\$72,150	\$72,150	\$72,150	\$72,150	\$72,150	\$72,150	\$72,150	\$72,150	\$72,150
Monthly Payment Available for Housing	\$1,684	\$1,684	\$1,684	\$1,684	\$1,684	\$1,684	\$1,684	\$1,684	\$1,684	\$1,684
Limit of Housing Cost	\$288,600	\$288,600	\$288,600	\$288,600	\$288,600	\$288,600	\$288,600	\$288,600	\$288,600	\$288,600
Median Total Appraised Value	\$131,570	\$118,160	\$131,405	\$252,365	\$175,480	\$371,180	\$287,185	\$186,845	\$223,240	\$188,950
Affordability Surplus/Gap	\$157,030	\$170,440	\$157,195	\$36,235	\$113,120	(\$82,580)	\$1,415	\$101,755	\$65,360	\$99,650
<b>Moderate Income Affordability :</b>										
80% Median HH Income	\$57,720	\$57,720	\$57,720	\$57,720	\$57,720	\$57,720	\$57,720	\$57,720	\$57,720	\$57,720
Monthly Payment Available for Housing	\$1,347	\$1,347	\$1,347	\$1,347	\$1,347	\$1,347	\$1,347	\$1,347	\$1,347	\$1,347
Limit of Housing Cost	\$230,880	\$230,880	\$230,880	\$230,880	\$230,880	\$230,880	\$230,880	\$230,880	\$230,880	\$230,880
Number of Units with Appraised Value below Limit	799	736	1,254	711	812	456	704	1,559	1,680	1,042
% of Total Number of Existing Units in Tract	85.5%	91.1%	86.6%	42.3%	71.7%	23.9%	51.5%	71.1%	52.3%	62.4%
# of Moderate Income HHs	652	547	758	832	648	663	823	1,012	1,020	658
<i>Unmet Need</i>	0	0	0	121	0	207	118	0	0	0
<b>Low Income Affordability:</b>										
50% Median HH Income	\$36,075	\$36,075	\$36,075	\$36,075	\$36,075	\$36,075	\$36,075	\$36,075	\$36,075	\$36,075
Monthly Payment Available for Housing	\$842	\$842	\$842	\$842	\$842	\$842	\$842	\$842	\$842	\$842
Limit of Housing Cost	\$144,300	\$144,300	\$144,300	\$144,300	\$144,300	\$144,300	\$144,300	\$144,300	\$144,300	\$144,300
Number of Units with Appraised Value below Limit	535	510	844	224	394	145	380	320	360	262
% of Total Number of Existing Units in Tract	57.3%	67.3%	58.3%	13.4%	34.8%	7.6%	27.8%	14.6%	11.2%	15.7%
# of Low Income HHs	428	347	414	491	426	368	602	432	553	374
<i>Unmet Need</i>	0	0	0	267	31	223	221	113	193	113
<b>Very Low Income Affordability:</b>										
30% Median HH Income	\$21,645	\$21,645	\$21,645	\$21,645	\$21,645	\$21,645	\$21,645	\$21,645	\$21,645	\$21,645
Monthly Payment Available for Housing	\$505	\$505	\$505	\$505	\$505	\$505	\$505	\$505	\$505	\$505
Limit of Housing Cost	\$86,580	\$86,580	\$86,580	\$86,580	\$86,580	\$86,580	\$86,580	\$86,580	\$86,580	\$86,580
Number of Units with Appraised Value below Limit	181	162	165	17	74	13	52	27	21	39
% of Total Number of Existing Units in Tract	19.4%	21.4%	11.4%	1.0%	6.6%	0.7%	3.8%	1.2%	0.7%	2.3%
# of Very Low Income HHs	187	192	201	279	271	199	353	193	295	188
<i>Unmet Need</i>	6	30	36	262	197	185	300	166	274	149

*Note:* Moderate, Low, and Very Low Income affordability categories reflect lower bounds of U.S. Department of Housing and Urban Development (HUD) definitions

Median income based on Baltimore, MD PMSA-AMI Guidelines, Federal Home Loan Insurance Bureau, 2005

Monthly payment available for housing assumed 28 percent of median income available for mortgage payment; Housing cost reflects 30-year fixed rate mortgage @ 7 percent.

Housing value by Census Tract from MD PropertyView 2004 for Queen Anne's County

Source: The Louis Berger Group, Inc., 2006

**Table 5-11  
Projection of Unmet Need - Cost Burdened Households, Queen Anne's County, 2015**

Census Tract	Crumpton 8101	Sudlersville 8102	Church Hill 8103	Centreville 8104	Ruthsburg 8105	Queenstown 8106	Grasonville 8107	Stevensville 8108	Romancoke 8109	Chester 8110
Median Household Income	\$72,150	\$72,150	\$72,150	\$72,150	\$72,150	\$72,150	\$72,150	\$72,150	\$72,150	\$72,150
Monthly Payment Available for Housing	\$1,684	\$1,684	\$1,684	\$1,684	\$1,684	\$1,684	\$1,684	\$1,684	\$1,684	\$1,684
Limit of Housing Cost	\$288,600	\$288,600	\$288,600	\$288,600	\$288,600	\$288,600	\$288,600	\$288,600	\$288,600	\$288,600
Median Total Appraised Value	\$131,570	\$118,160	\$13,140	\$252,365	\$175,480	\$371,180	\$287,185	\$186,845	\$223,240	\$188,950
Affordability Surplus/Gap	\$157,030	\$170,440	\$157,195	\$36,235	\$113,120	(\$82,580)	\$1,415	\$101,755	\$65,360	\$99,650
<b>Moderate Income Affordability:</b>										
80% Median HH Income	\$57,720	\$57,720	\$57,720	\$57,720	\$57,720	\$57,720	\$57,720	\$57,720	\$57,720	\$57,720
Monthly Payment Available for Housing	\$1,347	\$1,347	\$1,347	\$1,347	\$1,347	\$1,347	\$1,347	\$1,347	\$1,347	\$1,347
Limit of Housing Cost	\$230,880	\$230,880	\$230,880	\$230,880	\$230,880	\$230,880	\$230,880	\$230,880	\$230,880	\$230,880
Number of Units with Appraised Value below Limit	810	746	1,272	722	824	462	714	1,581	1,704	1,057
% of Total Number of Existing Units in Tract	85.5%	91.1%	86.6%	42.3%	71.7%	23.9%	51.5%	71.1%	52.3%	62.4%
# of Moderate Income HHs	661	552	824	853	716	670	868	1,205	1,212	664
Unmet Need	0	0	0	131	0	207	154	0	0	0
<b>Low Income Affordability:</b>										
50% Median HH Income	\$36,075	\$36,075	\$36,075	\$36,075	\$36,075	\$36,075	\$36,075	\$36,075	\$36,075	\$36,075
Monthly Payment Available for Housing	\$842	\$842	\$842	\$842	\$842	\$842	\$842	\$842	\$842	\$842
Limit of Housing Cost	\$144,300	\$144,300	\$144,300	\$144,300	\$144,300	\$144,300	\$144,300	\$144,300	\$144,300	\$144,300
Number of Units with Appraised Value below Limit	543	517	856	228	400	147	386	325	365	265
% of Total Number of Existing Units in Tract	57.3%	67.3%	58.3%	13.4%	34.8%	7.6%	27.8%	14.6%	11.2%	15.7%
# of Low Income HHs	433	350	450	503	471	371	635	515	657	377
Unmet Need	0	0	0	275	71	225	250	190	292	112
<b>Very Low Income Affordability:</b>										
30% Median HH Income	\$21,645	\$21,645	\$21,645	\$21,645	\$21,645	\$21,645	\$21,645	\$21,645	\$21,645	\$21,645
Monthly Payment Available for Housing	\$505	\$505	\$505	\$505	\$505	\$505	\$505	\$505	\$505	\$505
Limit of Housing Cost	\$86,580	\$86,580	\$86,580	\$86,580	\$86,580	\$86,580	\$86,580	\$86,580	\$86,580	\$86,580
Number of Units with Appraised Value below Limit	184	164	167	17	76	13	53	28	21	40
% of Total Number of Existing Units in Tract	19.4%	21.4%	11.4%	1.0%	6.6%	0.7%	3.8%	1.2%	0.7%	2.3%
# of Very Low Income HHs	189	193	219	286	299	201	372	229	350	190
Unmet Need	6	29	51	269	224	187	319	202	329	150

Notes: Moderate, Low, and Very Low Income affordability categories reflect lower bounds of U.S. Department of Housing and Urban Development (HUD) definitions  
 Median income based on Baltimore, MD PMSA-AMI Guidelines, Federal Home Loan Insurance Bureau, 2005  
 Monthly payment available for housing assumes 2% percent of median income available for mortgage payment; Housing cost reflects 30-year fixed rate mortgage @ 7 percent.  
 Housing value by Census Tract from MID PropertyView 2014 for Queen Anne's County  
 Source: The Louis Berger Group, Inc., 2006

**Table 5-12**  
**Summary – Projection of Unmet Demand**  
**Cost Burdened Households by Area and Household Income Level**

Census Tract	Area	Moderate			Low			Very Low					
		2005	2010	2015	Change	2005	2010	2015	Change	2005	2010	2015	Change
8101	Crumpton	0	0	0	0	0	0	0	0	10	10	10	0
8102	Sudlersville	0	0	0	0	0	0	0	0	30	30	30	0
8103	Church Hill	0	0	0	0	0	0	0	0	30	40	50	20
8104	Centreville	110	120	130	20	260	270	280	20	260	260	270	10
8105	Ruthsburg	0	0	0	0	10	30	70	60	180	200	220	40
8106	Queenstown	210	210	210	0	220	220	220	0	180	190	190	10
8107	Grasonville	0	120	150	150	130	220	250	120	250	300	320	70
8108	Stevensville	0	0	0	0	0	110	190	190	110	170	200	90
8109	Romancoke	0	0	0	0	120	190	290	170	230	270	330	100
8110	Chester	0	0	0	0	110	110	110	0	150	150	150	0
<b>Total</b>		<b>320</b>	<b>450</b>	<b>490</b>	<b>170</b>	<b>850</b>	<b>1,150</b>	<b>1,410</b>	<b>560</b>	<b>1,430</b>	<b>1,620</b>	<b>1,770</b>	<b>340</b>

Notes: Moderate, Low, and Very Low Income affordability categories reflect U.S. Department of Housing and Urban Development (HUD) definitions

Median income based on Baltimore, MD PMSA-AMI Guidelines, Federal Home Loan Insurance Bureau, 2005

Monthly housing payment assumes 28 percent of median income for mortgage payment; Housing cost reflects 30-year fixed rate mortgage @ 7 percent.

Housing value by Census Tract from MD PropertyView 2004 for Queen Anne's County

Source: The Louis Berger Group, Inc., 2006



#### 5.10 FUTURE UNMET DEMAND - COST BURDENED HOUSEHOLDS BY TENURE, HOUSING TYPE, INCOME SEGMENT, BEDROOM MIX, YEAR BY CENSUS TRACT

Appendix E presents unmet demand projections by census tract by tenure (i.e., renter vs. owner occupied), housing type, bedroom mix and year. The major areas of need for the 2005 through 2015 period, identifying both existing cost-burdened households and the future growth in such households were presented in Table 5-10 and 5-12. Some key findings include:

- Given price and supply trends, single-family detached dwellings are a major element of existing unmet demand for Queen Anne's County; it is the housing type most likely to be occupied by households who are cost burdened at moderate, low income and particularly very low income segments. Without a major initiative toward a more diverse housing supply, this trend will continue through 2015.
- In the absence of new rental initiatives, unmet demand will mostly be manifested in more owner-occupied homes than renter-occupied homes or apartments; therefore, growth in future unmet demand attributable to cost-burdened households will large occur in owner-occupied dwellings.
- Cost-burdened renters occupy both apartments and single-family detached dwellings in Queen Anne's County.
- Existing centers today of unmet demand include Queenstown, Grasonville, and Centreville.
- Stevensville, Romancoke, and Grasonville are expected to be growing contributors of unmet demand based on the projections and recent housing supply trends.

#### 5.11 FUTURE UNMET DEMAND – ELDERLY HOUSEHOLDS

Table 5-14 presents projections of elderly households by tenure, income segments and evidence of conditions of need. Table 5-15 further examines the housing requirements of elderly households exhibiting conditions of need in terms of household sizes. The projections indicate the total size of elderly housing demand for owner and renter households from 2005 to 2015.

- *Existing Unmet Housing Demand for Elderly Housing* – Owner-occupied housing is a greater source of unmet demand for elderly households than rental households. As shown in Chapter 4, this is largely attributable to the sheer size of the owner-occupied inventory relative to the rental supply (although elderly persons in renter-occupied dwellings exhibit a higher propensity to experience one of the conditions of need, particularly among those households with lower incomes).
- *Future Unmet Housing Demand for Elderly Housing* – The projections indicate that rental elderly housing demand is a growing need, particularly at price levels serving moderate income households. Without additional senior-targeted rental production, this rental segment will be a growing source of unmet demand.
- *Elderly Homeowners – Household Size by Tenure and Income Segment* – For elderly homeowners, there is a relationship between income and household size; as incomes rise between the subject lower income-segments, households sizes are more evenly split between 1 and 2-person households with a small percentage of larger households (i.e., 3 or more persons).
- *Elderly Renters – Household Size by Tenure and Income Segment*. Table 5-15 illustrates that the very low-income elderly renters tend to be highly concentrated in one-person households (89 percent). By comparison, elderly owner-occupied households are more evenly split between 1-person and 2-person households.



**Table 5-14  
Projected Elderly Population by Income Segments, Tenure and "Conditions of Need"  
Queen Anne's County Total**

Category	2005			2010			2015		
	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter	Total
<b>62 + Years and Older</b>									
Moderate Income	1,402	276	1,680	1,552	306	1,860	1,693	334	2,030
Low Income	635	230	869	703	255	963	767	278	1,050
Very Low Income	113	80	195	125	89	215	137	97	235
<b>62 + Years and Older - "With Conditions of Need"</b>									
Moderate Income	557	132	689	741	122	863	673	159	833
Low Income	309	115	424	350	124	475	373	139	512
Very Low Income	67	40	107	63	52	116	81	49	130
<b>62 + Years and Older - "With Conditions of Need" - Growth Between 2005 - 2015</b>									
	<b>Owner</b>	<b>Renter</b>	<b>Total</b>						
Moderate Income	116	159	275						
Low Income	64	24	88						
Very Low Income	14	8	22						

Note: "With Conditions" is defined as a household having at least one of the following housing conditions: lacking complete plumbing facilities, lacking complete kitchen facilities, with more than 1.01 persons per room, and selected monthly owner costs greater than 30 percent of household income (1999), or gross rent as a percentage of household income (1999) of greater than 30 percent.

Source: CHAS Special Tabulation, 2000; The Louis Berger Group, 2006.

**Table 5-15**  
**Projected Elderly Households – Tenure by Household Size and Income Segment with “Conditions of Need”**  
**Queen Anne’s County Total**

Owner	2005						2010						2015					
	TOTAL	1-person	2-persons	3-persons	4-persons	5+ persons	TOTAL	1-person	2-persons	3-persons	4-persons	5+ persons	TOTAL	1-person	2-persons	3-persons	4-persons	5+ persons
Moderate	557	268	262	18	6	3	741	356	262	18	6	3	673	324	317	22	7	3
Low	309	174	120	11	2	2	350	197	120	11	2	2	373	210	145	13	2	2
Very Low	67	40	24	2	1	-	63	38	24	2	1	-	81	49	29	2	1	-

Percentage of Owners by Household Size						
TOTAL	1-person	2-persons	3-persons	4-persons	5+ persons	
Moderate	100.0%	48.1%	47.1%	3.3%	1.0%	0.5%
Low	100.0%	56.3%	39.0%	3.5%	0.6%	0.6%
Very Low	100.0%	60.7%	35.6%	2.9%	0.8%	0.0%

Renter	2005						2010						2015					
	TOTAL	1-person	2-persons	3-persons	4-persons	5+ persons	TOTAL	1-person	2-persons	3-persons	4-persons	5+ persons	TOTAL	1-person	2-persons	3-persons	4-persons	5+ persons
Moderate	132	101	29	3	-	-	122	93	27	2	-	-	159	122	35	3	-	-
Low	115	91	22	2	-	-	124	98	24	3	-	-	139	110	26	3	-	-
Very Low	40	36	4	-	-	-	52	47	6	-	-	-	49	44	5	-	-	-

Percentage of Renters by Household Size						
TOTAL	1-person	2-persons	3-persons	4-persons	5+ persons	
Moderate	100.0%	76.2%	21.8%	2.0%	0.0%	0.0%
Low	100.0%	78.9%	18.9%	2.1%	0.0%	0.0%
Very Low	100.0%	89.3%	10.7%	0.0%	0.0%	0.0%

Note: "With Conditions" is defined as a household having at least one of the following housing conditions: lacking complete plumbing facilities, lacking complete kitchen facilities, with more than 1.01 persons per room, and selected monthly owner costs greater than 30 percent of household income (1999), or gross rent as a percentage of household income (1999) of greater than 30 percent.

Source: CHAS Special Tabulation, 2000; The Louis Berger Group, 2006.



## 6.0 ASSETS AND RESOURCES / NEEDS AND CHALLENGES

### 6.1 ORGANIZATIONS AND INSTITUTIONS

Queen Anne's County has several agencies and institutions that are actively involved in providing affordable housing services to seniors, mentally and physically challenged persons, children, homeless individuals, first-time homebuyers, and low and moderate income households. During the course of this Housing Study, a workshop and interviews were conducted to review key assets and resources available in Queen Anne's County to address housing affordability and other special needs housing issues. Key needs and challenges facing Queen Anne's County were discussed as part of these outreach processes. The results of these outreach processes are documented in several Appendices:

- Appendix A includes a summary of topics discussed during a workshop with members of the Affordable Housing Committee.
- Appendix B provides a summary of interviews that were conducted, utilizing a Housing Survey.
- Appendix C contains a list of key stakeholder organizations and institutions on issues related to affordable housing, social service needs and quality-of-life.
- Appendix D to this report includes a copy of a Housing Survey that was administered and/or distributed to select agencies and institutions.

### 6.2 HOUSING SURVEY RESULTS

In order to better understand the current conditions and potential future needs for affordable housing within the County, a special needs outreach survey was conducted in the fall of 2005. The survey respondents included local stakeholders such as government agencies, non-profit organizations and a builder.

The survey respondents comprised a diverse group of agencies involved in both policy formulation at the County level and service provision at the local level. A list of survey respondents are as follows:

- Queen Anne's County Housing Authority
- Queen Anne's County Department of Planning and Zoning
- Queen Anne's County Department of Aging
- Queen Anne's County Community Partnership for Children
- Crossroads Community Inc
- Countryside Builders Inc

Several key needs were raised in the surveys:

- *Affordable Housing Shortage* – All survey respondents reported a shortage of affordable housing units within the County. In general, increased housing costs and rising rent levels due in part to these higher housing costs are expected to exacerbate the existing shortage of affordable housing within the County. Due to a shortage of affordable housing units, residents are presently being forced to move out of the County in search of housing. This could be detrimental to community cohesion, economic development initiatives, and result in the loss of workforce within the County.



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- *Need for Supportive Service* – Along with increasing the housing stock of affordable units within the County, respondents indicated the importance and need for expanding support services such as in-home medical care and improved public transportation services for senior citizens and low-income persons.
- *Scattered Site Solutions* – Survey respondents tended to support the view that steps should be taken to further integrate low-income households with the rest of the community through scattered site housing initiatives. This will ensure that residents have greater housing options closer to their work locations and can be a useful method in creating more vibrant and economically successful communities.

Several strategies/actions were presented in the Housing Survey for consideration by organization and agencies. The following strategies and actions tended to be identified as more suitable (and therefore, given higher rankings) in addressing the housing needs of low-income residents within the County:

- Make “inclusionary” housing a mandatory component of all new housing programs;
- Implement development impact fee ordinances and revolving loan funds to finance affordable housing needs;
- Provide density bonuses to builders who build low- and moderate-income housing;
- Provide financial assistance to low-income buyers;
- Rehabilitate low-income rental and ownership housing units;
- Provide assistance and develop alliances with community groups;
- Expand affordable rental housing supply;
- Rehabilitation grant program;
- Construct new emergency shelters;
- Increase the number of homeless shelters; and
- Enhance coordination between the Departments of Planning, Housing, Economic Development, Health and Aging in responding to the needs of senior citizen housing.

### **6.3 OTHER RESOURCES**

The Queen Anne’s County Housing Authority administers several programs for low to moderate income residents including the Housing Choice Voucher Program, the Scattered Site Homeownership Program and the Family Self-Sufficiency Program.

#### **6.3.1 The Housing Choice Voucher Program**

The Housing Choice Voucher Program is U.S. Department of Housing and Urban Development's (HUD) rental assistance program that uses federal funds to subsidize the rent of lower-income families. Eligible households may select eligible rental housing of their choice. The landlord must agree to accept the market rent set by HUD as the total rent for the unit under the Program. Under the Voucher Program, a tenant may select a unit that rents for more or less than the market rent set by HUD. Eligible applicants are families or individuals who have annual incomes of 50 percent or less of the non-metro median income.



### 6.3.2 The Family Self-Sufficiency Program

Housing Choice Voucher holders may participate in the Family Self-Sufficiency Program (FSS). In the FSS, participants work with a case manager over a five-year period to help develop job skills and training to achieve economic independence.

#### 6.3.2.1 *The Scattered Site Homeownership Program*

The Scattered Site Homeownership Program helps low and moderate income families in the Family Self-Sufficiency Program (FSS) to become homeowners. Homes are to be scattered throughout the County to avoid concentrating low-income families in specific neighborhoods. FSS families are permitted to use Section 8 Vouchers to make mortgage payments on homes. The family must make a minimum of a 3 percent down payment and pay closing costs. Families must also successfully complete a housing counseling program.

#### 6.3.2.2 *Critical Workforce Mortgage Program*

Homebuyers who qualify as either a Section 8 Family Self-Sufficiency Program (FSS) participant or as a member of Queen Anne's "Critical Workforce" can participate in the Critical Workforce Mortgage Program, a second mortgage financing program offered by the Department of Housing and Community Services. According to program guidelines, the Critical Workforce is targeted to assist workers in local jobs deemed *critical* to the safety and well-being of County residents, including full-time teachers, law enforcement and correctional officers, emergency medical technicians and volunteer fire fighters. Critical Workforce loans cannot exceed 33 percent of the total purchase price or appraised value of the home and property. The applicant's household income cannot exceed 80 percent of the median income for the Baltimore MSA. A four-person household in 2005, for example, must have a household income of less than \$57,750 to qualify for the loan program.



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## 7.0 STRATEGIES AND ACTIONS

In this report, the County's workforce and affordable housing needs have been identified following several methods including: in-depth analysis of the County's current housing market; a detailed forecast for years 2010 and 2015; and the input obtained from stakeholder interviews and a community workshop. In assessing these needs, stakeholders have identified perceived barriers to the development of affordable housing including but not limited to zoning, infrastructure constraints and the high cost of land. The strategies and actions listed below are potential remedies to address needs for workforce, affordable and a diverse housing supply.

### **Strategy 1 – Revise Select Land Use Development Regulations to Create Affordable Housing Program**

In support of the state's enabling legislation on affordable housing as well as to supplement and expand the existing legislation, County legislation should be periodically reexamined and revised to ensure that progress in meeting affordable housing goals are reached.

Article XXI, Section 18:1-108 of the County code currently provides language for inclusionary housing for *moderately* priced dwelling units. These provisions or others should be expanded in a multi-pronged approach including provisions for inclusionary set-aside requirements, density bonus incentives, linkage fees and trust funds:

- A more diverse mix of units above and below “moderate income” – defined in the Queen Anne's County existing Moderately Priced Dwelling Unit (MPDU) at 80 percent of median income – should be encouraged for the “set-aside” units. For example, households interested in owning or renting affordable housing units could include household incomes priced to be “affordable” to those at 120 percent of the median income in the Baltimore Metropolitan Region, but some units should be set aside and priced to as low as 50 percent of the median income.
- The current ordinance calls for only 10 percent of the units to be dedicated as set-aside units for affordable housing but this amount could be closer to 15 percent of a development project.
- Provide for a more significant “density bonus” than the 10 percent currently permitted in the existing Queen Anne's County MPDU ordinance. The American Planning Association's Model Affordable Housing Density Bonus Ordinance (March, 2006) outlines an incentive-based approach in which a density bonus of one market-rate unit for each affordable unit is offered as of right. The Montgomery County Moderately Priced Dwelling Unit (MPDU) ordinance has produced more than 10,000 MPDUs since 1974 and provides developers a 20 percent density bonus.
  - Greater density bonus incentives should be extended to select targeted zones or areas that are “infrastructure-suitable” -- areas capable of accommodating greater levels of activity and density in accordance with long-term plans for requisite infrastructure and compatible land uses. For example, the goal should be 12-18 units per acre within county growth areas. Select standards should be relaxed for parking, open space, height or yard requirements – provided that adverse effects can be minimized and satisfactorily demonstrated. The goal in the select zones should be the promotion of an urban design type that is complementary with cost-effective, affordable housing developments.
- Support County and Non-Profit “Buy-Down” Provisions to Ensure Lower-Income and Rental Supply:
  - To maintain a supply of affordable housing units, the County should consider a provision, similar to Montgomery County, that gives the County the right to purchase up to one-third of the



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- affordable units and gives qualified non-profits the opportunity to purchase what the County does not buy up to fixed percentage (e.g., 40 percent of the affordable units).
- To remedy the rental shortage, the County sets aside these purchased units as rentals for very low to low-income households and the County's will maintain this affordable housing stock in perpetuity.
  - Establish an Affordable Housing Linkage Fee program or equivalent to address housing needs generated by larger-scale nonresidential developments. For example, any new development (commercial, industrial, university, hospital) containing more than 50,000 square feet of employment-generating should be required to make payment to an Affordable Housing Trust Fund.
  - Develop a broader base of projects from which to collect "in-lieu" fees or for which "trigger" inclusionary-type zoning provisions. Before triggering a compliance requirement for a moderately-priced unit, the current MPDU requires a project with 20 or more lots *within growth areas* or a project of 60 or more lots *outside growth areas*. This may have an unintended consequence of encouraging individual projects just below the threshold. To remedy this, amended provisions should be considered:
    - New projects of 6 or more units should be expected to provide a fixed percentage of affordable housing units as part of the new development.
    - Construction of 5 or less residential units should be expected to pay an "in-lieu" development impact fee to support affordable housing.
    - New commercial developments with over 50,000 square feet of non-residential development should pay a fixed percentage as they will require employees – some of which will want to settle locally.
    - Require developers to make a percentage of the units on-site affordable for low to moderate income households. If the developer shows substantial evidence that these units cannot be provided on-site, then the developer would have a choice of developing these units off-site in the County or contributing an "in-lieu" amount to the County's affordable housing trust fund or revolving loan fund.<sup>24</sup>

Other contingencies and performance standards should include:

- All affordable housing units should be developed on-site, unless otherwise negotiated.
- Affordable housing units should be developed with a range of bedroom configurations comparable to that of market rate units, provided that units contain at least 1 bedroom (no studios) with a minimum 700 SF of total living area.

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<sup>24</sup> A noteworthy recent example of the "in-lieu" approach for creating a balanced housing stock was just instituted in Arlington County, Virginia in December 2005. The Arlington County Board approved an ordinance that will require developers of site plan projects to provide affordable units "on-site" or "off-site" or make a cash contribution. The cash contribution is to their Affordable Housing Investment Fund and is calculated on a tiering basis:

1) \$1.50 per SF of GFA for first 1.0 FAR;

2) \$4.00 per SF from GFA from 1.0 FAR to 3.0 FAR for residential projects and \$4.00 per SF of all GFA above 1.0 FAR in commercial projects (including hotel and retail);

3) \$8.00 per SF of GFA above 3.0 FAR for residential projects;

4) For mixed-use projects, cash contributions are calculated proportionate to the amount of commercial and residential GFA to each tier.

5) Cash contribution will be indexed to CPI for Housing in Washington-Baltimore MSA. Cash option amounts are calculated at time of site application filing.

More information can be found at [www.arlingtonva.us](http://www.arlingtonva.us) and click in the right hand column on Affordable Housing.



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- Exterior architectural design of the structure for affordable units should be identical to market rate units while interior decorative features and amenities for affordable units may be subject to greater flexibility.
- Encourage mixed-use commercial and residential developments in growth centers. The quantity and distribution of the existing commercially zoned land should be reexamined with a focus on promoting in-fill, mixed-use, and higher density developments within key locations. Restructuring the commercial areas into nodes of higher-density development along key intersections will help improve traffic, increase pedestrian activity, utilize public facilities and infrastructure more efficiently and create more vibrant community centers.
- Establish development impact fees and dedicate a percentage for an affordable housing trust fund or revolving loan program. The funds will be placed in a revolving loan fund for building affordable housing. The ordinance will broadly apply to all types of development (i.e., residential and commercial developments) without waivers/exemptions for projects of fewer units unless the development is directly participating in the development of affordable units. For-profit and non-profit developers experienced in building affordable housing will be able to leverage these funds with other resources such as low-income housing tax credits, HUD funding, and state and local grants.
- Chapter 19:3 Development Impact Fees of the Code should also be revised to include affordable housing development as a designated beneficiary of the fees through the use of Affordable Housing Trust fund or other designated mechanism or program. Impact fees that charge a flat amount regardless of size of housing are inadequate. There is a strong correlation between the number of bedrooms and the number of school-age children; thus, residential development impact fees particularly for schools should have variable fee schedules, creating a fee based on the number of bedroom units.
- Permit by County legislation other means for delivering affordable housing such as tandem housing, accessory or “granny flats,” or zero-lot lines. (see Toolbox of Affordable Housing Strategies for details)

### Strategy 2 – Financial Assistance and Incentives

As construction costs rise, it becomes increasingly challenging to develop affordable housing projects. Eliminating or reducing costs for development is a mechanism to promote affordable housing construction.

- Land is a major cost item and sitting affordable projects remains a challenge. The County should review all publicly-owned land to consider, which, if any, parcels would be appropriate for use in affordable, workforce or mixed-income housing. The goal is to identify sites where a significant number of affordable units could be created with a minimum of controversy. Sites should be evaluated in terms of compatibility with existing uses and zoning, infrastructure-readiness, access, community design and character and other values. If parcels are deemed suitable, the County should consider development options, including donating or selling the site with a “write-down” (i.e., selling less than the true cost of acquisition) to developers or non-profits, “non-profit” organizations or other possibilities.
- Combine land donation with the formation of a Community Land Trust (CLT) to support affordable housing initiatives in the County and which will provide a vehicle for long-term affordability of select



housing units by holding the land under non-profit ownership. The CLT approach provides a mechanism for acquiring and managing residential property – both vacant and improved – to ensure affordability in perpetuity. Through non-profit ownership, escalating land values do not affect the affordability of the units but as land equity values accrue to the CLT it can be used to support additional property acquisition and related activities.

- The CLT can function as non-profit, selling only the residential structure to low and moderate income persons or, in the case of rental properties, to a qualified nonprofit housing agency.
  - The value of the land is part of the original or subsequent purchase price, and resale prices are limited by a formula that restricts the amount of profit that the buyer is able to make.
  - The CLT can work with nonprofit groups such as churches and other interested organizations to pursue “buy-down” strategies – that is, purchase market-rate housing units and convert them to units with affordability restriction in perpetuity.
- The low- to moderate- income housing tax credit program provides a federal strategy to support the construction and rehabilitation of low-income housing. Made a permanent law in 1993 via the federal Tax Reform Act of 1986 and Revenue Reconciliation Act of 1989, not-for-profit and private developers are provided with an incentive that makes affordable housing development profitable. Developers receive dollar-for-dollar reduction in their federal tax liability for financing low-income housing projects. This 10-year long program can provide as much as 90 percent in construction cost relief and slightly less for rehabilitation housing projects. During this period, developers are granted annual tax credit allotments. Housing units must be affordable to persons earning less than 50 percent of the local median income. Units must remain affordable for 15 years. Developers are required to provide management services to screen prospective tenants and ensure they comply with recertification process each year. Since a developer remains with housing development for the required 10-year period, an ancillary benefit of the program is the quality of construction, materials and appliances used.

Several others financial assistance or incentive strategies, not listed in level of priority, are described in the Toolbox of Affordable Housing Strategies:

- Affordable Housing Trust Fund
- Fast-tracking/streamlining the development review process
- Waiver of impact fees for affordable housing developments
- Awarding grants
- Reducing or eliminating application fees
- Infrastructure support

### **Strategy 3 – Provide Program Administration and Coordination with Local and State Housing Agencies and Non-profits**

The success of the Affordable Housing Program will be based upon the administration and processing of the program. Encouraging affordable housing development can also be accomplished through various mechanisms to support the affordable housing program.

- Queen Anne’s County Department of Planning and Zoning will be the catalyst for the implementation of the affordable housing program through revision and update of the 2002 Comprehensive Plan and the Zoning Ordinance with the assistance of the Department of Housing and Community Services.



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- Queen Anne's County Department of Housing and Community Services will prepare the proposed Affordable Housing Plan, including assistance from the Housing Authority for inclusion into the updated plan and/or remain as an independent document.
- An Affordable Housing Trust should be created to function as the depository account, implementing entity and administrative body for the collection and administration of funds dedicated to affordable housing. Profits from County's share of resales of MPDU units before their expiration term are one example of the types of funds to be placed in the Trust. Ideally, these funds would be leveraged with other public or private grant sources. The Trust could be used to receive donated lands, purchase, and/or resell land or hold land in perpetuity for affordable housing developments. Trust funds could also be used to fund forgivable loans for income-eligible owner and/or renter rehabilitation projects to preserve an affordable housing stock.
  - Publicize the existence of the Trust fund and develop mechanism that can encourage contributions or donations from employers, charities, organizations, and individuals.
  - Work with partner organizations to compete for applicable state and federal funds to support specific affordable housing developments.
  - Establish an annual community fundraiser to the Affordable Housing Trust such as a community art auction or dinner to increase the fund's visibility, support community education initiatives, and provide means for residents to get involved.
- Coordination amongst the three or four agencies depending upon the creation of the Affordable Housing Trust will be integral to the programs success. Each agency will provide an individual but vital role, which may include:
  - The Queen Anne's County Housing and Community Services will provide the planning and educational resources;
  - The proposed Affordable Housing Trust will provide the finances and/or land to support development or rehabilitation projects;
  - The Housing Authority will continue to administer federal, state and local subsidy programs to residents, and may assume new roles depending upon the type of affordable housing developed, such as screening prospective renters or owners of affordable housing units; administer programs through the Community Development Block Grants (CDBG) and Home Investment Partnerships (HOME).
  - The Department of Planning and Zoning will continue to be the regulatory mechanism to ensure that both affordable housing development and other developments are in compliance with affordable housing regulations; ensure that developers obtain the zoning, density needs, waivers and administrative processing they need to advance a project quickly through the pipeline (see Toolbox of Affordable Housing Strategies for Fast-tracking details).
- Continue coordination and support for the churches and non-profit organizations committed to supporting housing solutions as a charitable activity. These organizations are a rich asset for assisting populations' in-need. Some churches are already actively involved in helping the homeless through donations for hotel stays. A more sustainable method for assisting the homeless is a permanent homeless facility. The County does not have a shelter despite a documented need for one. Churches and non-profit organizations indicated a willingness to network together to oversee the construction and operation of a facility. A Board of Churches, started by the QAC Christian Assistance Group, can be formed to begin the process and develop a feasibility study. The churches can then pool resources, provide volunteers, and guidance for the construction and operation of the facility.
- Improve regulations and oversight of existing group homes. Unlicensed group homes operating illegally should be brought into conformance with State regulations. Since the State's Department of



Health is understaffed and does not sufficiently enforce regulations, the County or a designated agency, such as the Housing Authority or a local non-profit group should take an active role in making routine inspections of all group homes. The County should advocate to the State for adequate oversight and enforcement of regulations.

#### **Strategy 4 – Public Outreach and Education**

Public outreach and education are needed to fully address “not-in-my-backyard” (NIMBY) concerns regarding the perceived impacts of affordable or rental dwellings, to eliminate barriers to development of such dwellings, and to better network with for-profit and non-profit developers, builders, realtors, and other agencies (e.g., educational, social services) with interested businesses, non-profit institutions (e.g., churches, charities, etc.) and residents. A critical objective is to continually connect and match available programs and development opportunities with human and other technical resources. Several strategies include:

- Develop a community outreach and education strategy with agency and community stakeholders to define the goals, objectives, and methods of distributing information and programs on affordable housing. If the County seeks to increase the supply of rental or affordable housing, it should consider developing community education programs that would discuss anticipated job and population growth and explain the problems that arise from an inadequate supply of diverse, affordable housing. County staff and officials should attend community meetings to discuss the topic in general terms and offer actual examples of problems caused by affordable housing shortages such as displacement or disruptions of older neighbors or families with children, the inability to recruit workers for essential municipal services or education, or difficulties that young people may have putting down roots in a community.
- Develop an information resource clearinghouse utilizing existing literature and also produce new literature to be made available by hardcopy and through the County’s website.
- Conduct and/or attend community participation events, such as workshops, presentations, “community fairs” or other events and activities that can serve as a forum to explore specific affordable housing issues. The events should focus on “best practices” or potential remedies – low-cost building configurations or supportive development design standards, partnering organizations or agencies (e.g., developers, builders, non-profit organizations, technical assistance units), targeted funding programs, and other services. Some programs could be sponsored with the support of local banks.

#### **Strategy 5 – Revise and Update the 2002 Comprehensive Plan**

The 2002 Comprehensive Plan for Queen Anne’s County provides the framework for the future growth of the County and is updated every six years. To strengthen the County’s commitment to providing affordable housing several additional items should be revised or included, such as:

- Revise the language in the Pay for Growth: Impact Fees section to include non-residential development, as well as to expand the facility criteria to include language dedicating monies for affordable housing construction.
- Develop either an independent Affordable Housing Plan or element in the comprehensive plan to address the County’s affordable housing program, goals and strategies, which includes low-income housing, group homes, and homeless shelters. The plan should:



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- Outline goals and objectives
- Outline the income and eligibility criteria for affordable housing
- Develop a location map and permit a range of types of affordable housing developments within designated growth areas and establish performance standards for such developments outside these targeted growth zones.
- Evaluate and project population growth and housing stock
- Present flexible design details and standards for both the interior and exterior.
- Refine and expand inclusionary zoning and FAR requirements (e.g., create conditional use or inclusionary overlay zoning district in select targeted and suitable locations permitting greater density in return for a mixture of types and ranges of affordable housing units).
- Outline incentives for affordable housing development, such as regulatory and administrative measures.
- Provide a priority list of affordable housing programs to be implemented.
- Provide a schedule of projected goals in increasing the number of affordable housing units in the County.
- Recommend that the County's land use ordinances be amended to be consistent with the Plan.



## 8.0 AFFORDABLE HOUSING STRATEGIES TOOLBOX

*"Across this great nation, local communities are removing regulatory barriers to affordable housing and opening doors to homeownership for hardworking families"*

*- Alphonso Jackson, HUD Secretary*

This chapter describes several effective strategies to promote, encourage, and fund affordable housing development activities that are used by communities across the country but which are applicable to the conditions and trends of Queen Anne's County. Several of these strategies are identified in Chapter 7.0 Strategies and Actions which specifically addresses recommendations for Queen Anne's County.

### INCLUSIONARY ZONING

Inclusionary zoning is a regulatory mechanism that requires as a condition of the land development approval process that developers set-aside resources to deliver affordable housing units alongside their market-rate units. The inclusionary zoning ordinance will often define the mix of market and affordable housing units to be established – for example, that 15 or 20 percent of the units be set aside and priced at levels affordable to low- or moderate-income residents. *In Queen Anne's County the Moderately Price Dwelling Unit Ordinance requires that only 10 percent of units be set-aside and are targeted to moderate income residents (i.e., at 80 percent of median income level).*



Market rate and MPDUs in Montgomery County, MD.

Additionally, the zoning ordinance may offer other incentives for developers, such as a density bonus, local tax abatements, permit fee waiver, and fast track permitting. Other provisions may require a mix of bedroom size units and the criteria and means for qualifying and monitoring the eligibility of prospective renters or owners. Affordability controls will dictate the length of time the units must remain affordable.

Zoning provisions can permit several methods for meeting the "affordability" requirements -- on-site, off-site, or via a payment "in-lieu" formula. There are trade-offs from these strategies, but off-site solutions and payments-in-lieu formulas can be effectively utilized to direct resources to those locations most suitable for higher density developments and to those developers – for profit or non-profit – that are most qualified or interested in delivering and managing affordable developments.

#### **Pro:**

- Successfully used across the country provided the developer is compensated, through the various mechanisms available.
- Affordable housing units can be mixed with market-rate housing to minimize the impact on the resale of market-rate homes, as well as to avoid concentration of lower-priced homes.

#### **Con:**

- Zones slated for inclusionary housing, particularly areas awarded density bonuses, must have appropriate zoning and adequate infrastructure to minimize adverse environmental and community impacts. Inclusionary housing projects often rely upon density bonuses to afford the cross-subsidization of units and the value of this bonus is achieved in part by the land value "windfall" captured by the successful land developer who is able to demonstrate that all conditions will be met to receive a change in use or a density increase. Thus, the benefits of awarding zoning variances or the density bonus must be sparingly provided by local planning officials and extended in tandem with



meeting the conditions for inclusionary-housing. Otherwise land sellers will raise their land values to a premium in anticipation of the windfall award.

- Additional staff may be required along with additional administrative costs.

***Communities that use this method:***

- Montgomery County, MD
- Fairfax and Loudoun Counties, VA
- Longmont, CO
- Sante Fe, NM
- Montclair, NJ

***Applicability to Queen Anne's County:***

- Consistent with the County's current objectives to provide affordable housing for moderate-income households.

***Resource Links:***

- <http://www.policylink.org/Projects/IZ/default.html>
- <http://www.ginsler.com/documents/NHC-2.html>
- <http://www.brook.edu/es/urban/publications/inclusionary.htm>
- <http://www.ci.burlington.vt.us/planning/zoning/znordinance/article14.html>
- [http://www.mhp.net/termsheets/zoning\\_12\\_14\\_01.pdf](http://www.mhp.net/termsheets/zoning_12_14_01.pdf)



## DEVELOPMENT FEE WAIVERS/REIMBURSEMENT OF FEES

Development impact fees are one-time fees charged to new construction projects to off-set infrastructure and community facility costs, such as roadway, drainage and schools. Eliminating fees for affordable housing developments will encourage developers to pursue these types of projects, and to potentially reduce the cost of housing for prospective owners. In other instances, a municipality collects the development fees only to be returned once development is in compliance.

### ***Pro:***

- Budget allocation unnecessary.
- Encourage developers to construct affordable housing developments since up-front costs are reduced. Reimbursed fees have a similar effect but require a waiting time for the return of funds.
- Provides an additional subsidy to supplement projects eligible for federal grants or loans. In areas with high development costs this subsidy could be the tipping point to make affordable housing developments attractive.

### ***Con:***

- Limitation on subsidy level may prevent a significant savings.
- Difficult to ensure that cost savings is delivered to the homeowner or renter.
- Unless specifically stipulated in regulatory language, waivers may not be used to support affordable housing developments.
- Only impacts the sales price of new residential developments.

### ***Communities that use this method:***

- Arvada, CO
- Hillsborough County, FL
- Wilson, NC

### ***Applicability to Queen Anne's County:***

- The County currently charges impact fees for schools and fire. Providing a waiver or reimbursement of fees for affordable units addresses the high costs of housing development and creates an additional incentive for considering the development of affordable developments.

### ***Resource Links:***

- [http://www.gocolumbiamo.com/Council/Columbia\\_Code\\_of\\_Ordinances/Chapter\\_25/47.08.html](http://www.gocolumbiamo.com/Council/Columbia_Code_of_Ordinances/Chapter_25/47.08.html)



## SPECIAL CONSIDERATION IN GROWTH MANAGEMENT INITIATIVES

Developments in growth management strategy areas are often restricted by zoning ordinances, moratoria, caps and other growth management strategies, which increases the value of the land making the construction of affordable housing difficult and expensive. However, proactive affordable housing can be developed when there is a strong “vision” for the growth zones, by: (1) Expanding the range of permitted housing types and configurations within the growth areas; (2) Encouraging options to the single-occupancy vehicle through the adoption of strategies to promote village centers and circulation strategies that can encourage pedestrian, bicycle and greater transit usage; (3) Promoting mixed-income communities that create job-housing balances; and (4) Balancing greenfield development with in-fill developments and adaptive reuse of buildings. To mitigate the presumed adverse cost-generative impacts of growth management areas, communities are employing special consideration measures to exempt affordable housing developments or prioritize their developments in the allocation of scarce resources (e.g., utilities and other facility infrastructure).

### *Pro:*

- Increases the proportion of affordable housing stock without the assistance of public financing.
- A municipality’s affordable housing program can operate at the same time growth management procedures are occurring.

### *Con:*

- Developers of high-end/luxury residential developments may oppose the special consideration.
- Unless specified, moderately priced housing may only be developed, instead of lower-priced units.

### *Communities that use this method:*

- Arvada, CO
- Cary, NC

### *Applicability to Queen Anne’s County:*

- The State of Maryland currently practices smart growth principles, including Queen Anne’s County. Therefore, promoting affordable housing development in concert with smart growth is consistent with State and county practices.

### *Resource Links:*

- <http://www.neighborhoodcoalition.org/pdfs/AH%20and%20SG.pdf>
- [http://www.metrokc.gov/ddes/gmpc/housing/hsg\\_toolkit.shtm](http://www.metrokc.gov/ddes/gmpc/housing/hsg_toolkit.shtm)



## NEW FORMS OF HIGHER DENSITY HOUSING: TANDEM HOUSES, ZERO LOT LINE ZONING, ACCESSORY APARTMENTS

Several strategies can encourage the expansion of affordable housing units that are less consumptive of land and depart from the traditional subdivision development model. Strategies include the construction of tandem single family developments as a conditional use on lots that allow duplex development; creating a two-family dwelling ordinance permitting the addition of an extra housing unit with the requirement of a single front entrance; zero lot line development, which increases density by permitting more housing units per acre; permitting accessory apartments in single family dwellings; and providing a density bonus (independent of inclusionary zoning) to encourage higher density developments beyond the existing zoning including the use of deed restrictions which keep the housing units affordable.

### Pro:

- Housing units can be added to the existing housing stock with little or no opposition
- Screening of prospective tenants by homeowners will be more thorough than a typical apartment complex renting process.
- Maintains a population in place thereby not contributing to sprawl.

### Con:

- Ensuring the supply of parking provided for each new unit is an important factor.
- NIMBY (Not In My Back Yard) opposition may arise from adjacent homeowners.

### Communities that use this method:

- Montgomery County, MD
- Calvert County, MD
- Dade County, FL
- Bentonville, AR
- Seattle WA

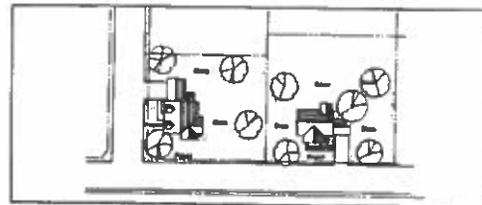


Figure 4: Section 2-1.01.A - Examples of Front, Side & Rear Yards

### Applicability to Queen Anne's County:

- Typical lot size and residential building configuration that supported by a new zoning ordinance permitting these types of use could significantly increase the number of affordable housing units.

### Resource Links:

- <http://www.seattle.gov/dpd/Publications/zoningcharts/SingleFamilyZones.pdf>
- [http://www.montgomerycountymd.gov/dhctmpl.asp?url=/Content/DHCA/housing/landload\\_T/accessory\\_apt.asp](http://www.montgomerycountymd.gov/dhctmpl.asp?url=/Content/DHCA/housing/landload_T/accessory_apt.asp)
- <http://www.co.cal.md.us/residents/building/planning/howtoguide/accessoryapt/default.asp>
- [http://www.aarp.org/families/housing\\_choices/other\\_options/a2004-02-26-homewithinhome.html](http://www.aarp.org/families/housing_choices/other_options/a2004-02-26-homewithinhome.html)
- [www.icgov.org/housing/documents/accesapar.pdf](http://www.icgov.org/housing/documents/accesapar.pdf)
- [www.ci.cumberland.md.us/dept/commdev/zoningtoc/section9/section9.html](http://www.ci.cumberland.md.us/dept/commdev/zoningtoc/section9/section9.html)
- [http://www.stormwatercenter.net/Model%20Ordinances/open\\_space\\_zoning\\_ordinance.htm](http://www.stormwatercenter.net/Model%20Ordinances/open_space_zoning_ordinance.htm)

**ALSO ALLOWS Tandem Housing**

**Building Type**  
Two detached single family houses on one lot

**Lot Size**  
Min. 5,000 square feet

**Density Limit**  
1:2500

**Lot Coverage**  
Max. 50%

**Height Limit**  
Max. 16' for new construction, existing structures may be higher

**Roof Pitch**  
Structure may exceed min. height level by 5' with a min. 3:12 slope or by 10' with a min. 6:12 slope

**Yard Requirements**  
As shown in exhibit, sum of front, rear and side yards must be min. 35'

**Parking Requirements**  
Same as SF

**Open Space & Landscaping**  
As applicable

Seattle, WA



## MUNICIPAL-INITIATED ZONING FOR HIGH DENSITY HOUSING

Counties and municipalities often create overlay zones or conditional uses in select areas with suitable infrastructure to accommodate the higher density development needed to provide affordable housing projects, mixed-income developments, or “senior-citizen” developments. This approach has challenges but it is a pro-active approach that can be used to remove lengthy and contentious processes that developers would normally have to undertake. As with inclusionary zones, these zones should have clear performance standards to ensure that density, height, and other bulk and parking requirements work effectively to incentivize development while ensuring that socially-preferred outcomes must be accomplished – in this case, the delivery of low- and moderate-income affordable units.

### *Pro:*

- Affordable housing becomes a recognized goal of the municipality.
- Higher density housing types and configurations are permitted in suitable areas, provided performance standards or development conditions are met. .
- Affordable housing developers more easily hurdle the NIMBY opposition.

### *Con:*

- High density housing does not always mean affordable, therefore, other regulatory guidelines or performance standards must be explicitly included.
- Permitted higher density zones assume market demand exists now and/or in the future. Landowners and developers may or may not want to build this high density housing and must be fully capable of delivering the type of product envisioned for the marketplace.

### *Applicability to Queen Anne’s County:*

- As a component of the smart growth practices in the state and the growth areas designated by the County, rezoning growth areas to accommodate higher density and mixed-use development will contribute, amongst other strategies, to providing affordable housing.

### *Communities that use this method:*

- Minneapolis, MI



## **BANKING PARTNERSHIPS FOR AFFORDABLE HOUSING**

Communities that develop partnerships with local banks create a relationship to advance affordable housing initiatives. In one example, a financial institution is selected based upon their willingness to contribute to the public funds that are deposited into the institution's account, and to promoting affordable housing and moderate income homeownership activities. Municipalities benefit from this cost-savings approach without using taxpayers money, since the financial institutions are providing this invaluable resource.

### ***Pro:***

- Creates a public-private partnership to provide more affordable housing and homeownership resources.
- Use of public funds is typically not appropriated for many programs.
- Financial institutions comply with responsibilities of the Community Reinvestment Act.

### ***Con:***

- Local financial institutions currently have affordable housing programs.
- Switching bank accounts may be difficult for municipalities.

### ***Applicability to Queen Anne's County:***

- Financial institutions are required by law to contribute to the community. Taping into this resources whether it is to become the County's banking institution or to provide funding for various affordable housing programs, such as homeownership seminars, could be an invaluable asset.

### ***Communities that use this method:***

- Loudoun County, VA
- Atlanta, GA
- Charlotte, NC



## GRANTS FOR AFFORDABLE HOUSING DEVELOPERS

Developers may be encouraged to develop affordable housing provided certain subsidies are available. Strategies include a municipality providing a down payment for first time home owners by reimbursing the developer for infrastructure improvements equal to the down payment amount per lot. Alternatively, other programs may provide grants for the construction of infill housing for first time homeowners.

### *Pro:*

- Grants are easier to administer than loans since municipalities avoid becoming involved in the collection system in the event a loan becomes delinquent.
- Grant management is far easier for recipients than loans.

### *Con:*

- Grants have a lower public acceptance than loans.
- Application of grants is best used for some affordable housing programs and not others, especially if it is self-supporting.

### *Applicability to Queen Anne's County:*

- The County could continue to administer grants from Community Development Block Grant, HOME Program, Federal Home Loan, or other federal, state, or local funding resources. If a Community Trust is established, local grants could be generated from the development impact fees assessed from residential and commercial developments, as well as federal grants awarded to not-for-profits.

### *Communities that use this method:*

- Baltimore, MD
- Garret County, MD
- Columbus, OH
- High Point, NC



## INFRASTRUCTURE SUPPORT

One way to encourage development is to provide the infrastructure, such as water, sewer, drainage, and roadway necessary to support new development. This eliminates an expensive cost that a developer incurs as part of developing the site. Several funding programs are available from the federal and state agencies that provide funding for infrastructure improvements.

***Pro:***

- Federal Community Development Block Grants are available to support infrastructure construction for affordable housing developments.

***Con:***

- Infrastructure construction is an expensive capital improvement for municipalities.

***Applicability to Queen Anne's County:***

- Since Queen Anne's County is primarily rural, many areas outside the designated growth areas lack infrastructure to support development. To encourage affordable housing development in these areas, the necessary infrastructure could be constructed.

***Communities that use this method:***

- Rochester, NY
- Chicago, IL
- Greene County, MI



## LAND PURCHASE AND RESALE (OR DONATION) TO AFFORDABLE HOUSING DEVELOPERS

The price of land is often a deterring factor, among other things, in constructing affordable housing developments. In order to defray this cost municipalities are either purchasing land or utilizing existing public land to encourage affordable housing development. Purchased land may often be sold to affordable housing developers at a reduced cost. This type of program often benefit from the creation of a land trust to administer this program.

### *Pro:*

- The community participates in the siting of the affordable housing development through the offering of land at suitable locations. The municipality may encourage developers to compete to develop the land.
- Land costs are often the deciding factor to develop land, thus by removing this cost, affordable housing development can be constructed.

### *Con:*

- As with any complex public-private partnership type arrangement, developer agreements must include meaningful performance measures and restrictions to ensure that project subsidies provided by the public sector are effectively translated into affordable units for the ultimate homeowner or renter and that units are adequately covenanted for affordable purposes.
- Effective partnering and coordination between local agencies and other stakeholders is essential along with thoughtful pre-planning to minimize the potential for public opposition to the siting of affordable development at particular site locations.

### *Applicability to Queen Anne's County:*

- The costs of construction and land prices have been rising making more challenging the development of affordable housing. But the County retains a vast supply of land relative to more developed Maryland Counties. Strategies to encourage land donations or the acquisition of specific land for the express purpose of delivering affordable housing is a cost-reductive element of a larger strategy that can be employed for fostering affordable developments at suitable locations.

### *Communities that use this method:*

- Lawrence, KS
- Sante Fe, NM
- James City County, VA



## **FAST-TRACK DEVELOPMENT REVIEW OF AFFORDABLE HOUSING PROPOSALS**

Agreeing to a “streamlined” application and permit approval process is a cost-saving measure that developers may request as part of an affordable or inclusionary land development project. Priority is given to affordable housing developments during the planning review and building permitting processes. Developers must meet pre-established performance standards that are codified by ordinance or stipulated in developer agreements. To aid in the fast tracking process, especially on large projects, a team of planning staff will be assigned, with a lead contact person for the developer, to assist in the expeditious processing of the project.

### ***Pro:***

- Can be valued element of a larger strategy for encouraging developers to enter into a commitment to build affordable housing units.
- The community clearly expresses its commitment to promote affordable housing by offering to dedicate staff and resources to a specific land development project.

### ***Con:***

- May suggest unfairly that there are unnecessary processing procedures in the review process or that the staff can reduce the work-hours required as part of a thorough development review.

### ***Applicability to Queen Anne’s County:***

- The Planning Board could institute the expeditious processing of application, site plan review and permitting for affordable housing development. This mechanism in tandem with other measures could encourage developers to construct affordable housing.

### ***Communities that use this method:***

- Fort Collins, CO
- Monterey County, CA
- Raleigh, NC
- Sante Fe, NM



## HOUSING LAND TRUST FUND

Creation of a community housing trust, a not-for-profit organization, provides one mechanism that enables counties or municipalities to promote affordable housing development. Housing land trust funds are designated by legislation to fund affordable housing construction, rehabilitation or programs, including first time homebuyers and homeless shelters. Funds are received via developer fees, real estate transfer taxes or interest from government loan repayments. A housing land trust can function in numerous ways, such as administering grants and loans and purchasing land for resale or use to develop. Resale prices of the homes are limited in order to keep the dwellings affordable. Local or county housing land trusts are best suited since they understand the community needs and can address them accordingly.

### ***Pro:***

- Ensures long-term affordability.
- Since profits are regulated, turnover may occur by homeowners upgrading to a more expensive place, thereby providing the opportunity for people who need them.

### ***Con:***

- Eliminates or reduces the up-side equity appreciation dimension of homeownership which can be critical to social mobility.
- A municipality is often removed from the administration of this program.

### ***Applicability to Queen Anne's County:***

- Housing Trusts have been created by the State of Maryland with the Maryland Affordable Housing Trust, including two counties, Howard and Montgomery that have been funding affordable housing developments. Queen Anne's County could look to the lessons learned of these existing programs for guidance in developing their own program.

### ***Communities that use this method:***

- Fairfax, VA
- St. Charles County, MI

### ***Resource Links:***

- <http://www.communitychange.org/issues/housing/trustfundproject/>
- <http://www.communitychange.org/issues/housing/trustfundproject/publications/>



## AFFORDABLE HOUSING TAX CREDITS

The federal Tax Reform Act of 1986 and Revenue Reconciliation Act of 1989 administered through the Department of Housing and Urban Development provides tax credits to not-for-profits or private developers to construct or rehabilitate low-income rental housing. This 10-year long program can provide as much as 90 percent in construction cost relief and slightly less for rehabilitation housing projects. Housing units must be affordable to persons earning less than 50 percent of the local median income. Units must remain affordable for 15 years. Developers are required to provide management services to screen prospective tenants and ensure they comply with recertification process each year.



*Magnolia Meadows, Easton, MD*

### **Pro:**

- Developer has a vested interest in providing quality housing units since they maintain control over the development for 10 years.
- The developer maintains the property, providing or hiring a management company to handle the day-to-day operations including screening prospective tenants.

### **Con:**

- Application submissions are limited during the year.

### **Communities that use this method:**

- Easton, MD
- Cambridge, MD

### **Applicability to Queen Anne's County:**

- The Maryland Department of Housing and Community Development currently administer housing tax credits which are being used for developments in communities within the vicinity of Queens Anne's County. Queen Anne's County could utilize this funding mechanism along with other regulatory and financial incentives to provide affordable housing.

### **Resource Links:**

- <http://www.taxcreditcoalition.org>
- <http://www.hcdch.hawaii.gov/lihtc.htm>



***OTHER PROGRAMS***

- De-regulation and Building Methods: Reducing Development Costs
- Affordable Housing Overlay Districts
- Linkages: Requiring Housing with Commercial Development
- Grants/Other Assistance for Pre-Development Costs
- Development of Affordable Scattered Site Housing/Single Family Subdivisions
- Downpayment Assistance, Closing Costs, and Second Mortgages
- Employee Homeownership Programs
- Homeownership Education
- Adaptive Reuse of Town-owned/Other Nonresidential Buildings for Low-Cost Housing
- Converting Motels to Low-Income Housing, Converting Apartments to Affordable Condominiums
- Lease/Purchase Housing
- Existing Housing Purchase/Resale to Moderate-Income Purchasers

Other Resource:

[http://www.montgomerycountymd.gov/content/dhca/housing/housing\\_p/policy/execsumm.html](http://www.montgomerycountymd.gov/content/dhca/housing/housing_p/policy/execsumm.html)



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## APPENDIX A: MAJOR TOPICS OF WORKSHOP

The purpose of the community workshop was to elicit the viewpoints of agencies and other participants regarding unmet housing needs and other trends within Queen Anne's County Housing market. The community workshop included but was not limited to attendees of the Affordable Housing Committee. The workshop explored several issues including: affordable housing ownership and rentals; public or assisted rental housing development; group assisted living/nursing homes; housing for special needs populations and emergency shelters.

Attendees of the community workshop included:

- Pete Scanlon, DHCS
- Bill Stoops, CNB
- Mike Whitehill, McCrone
- Mickey Lomax, DHCS
- Viki Petrie, DHCS
- Rose Spik, Bay Times
- Mike Clark, Partnership for Children
- Betty Hanbury, Caring & Sharing
- Katrina Tucker, P&Z
- Keasha Heathe, Economic Development (QAC)
- Seth Barker, Countryside Builders
- John Plaskon, Cross Roads
- Lowell Shaw, Cross Roads
- Rev. Samuel Holdbrook-Smith, New Life Methodist Church, Grasonville

### Structure of Workshop

The meeting opened with a brief review of the purpose and progress of the Queen Anne's County Housing Study. Attendees discussed challenges and opportunities facing the County's affordable housing and target populations, i.e., availability of housing, estimate of the target populations, and lessons learned in delivering affordable housing. Tables and figures from the Report detailing trends and patterns in demand, supply and affordability were presented to the Steering Committee for comment and discussion. Participants received copies of the Housing Survey, which was used as a tool to frame the discussions of the meeting.

### Major Topics of Workshop

Several topics or issues of concern were identified by attendees:

***Workforce Housing needed for successful economic and community development*** – Many workers employed in the County cannot live in the County because of the cost of housing and the lack of rental housing. Retaining workers becomes more difficult for businesses and local government as workers must travel considerable distances to reach local worksites. Rising fuel costs may exacerbate this problem. The lack of affordable housing may be hurting the County's ability to attract businesses and build a diversified employment base. Overall, the failure to have diverse housing supply runs counter to good economic development. Prior surveys in Queen Anne's County reveal that many workers would like to live as well as work in the County but are not able.



***County demographic trends are changing the face of Queen Anne's County*** – The County is experiencing significant socioeconomic changes, leading to less diversity of households in terms of income, race and age. This transition is directly linked to the dramatic increase in housing values and the lack of rental housing options. Low-income households must leave the County to find affordable dwellings. Additionally, there is evidence that many long-time residents, including elderly, have similarly concluded that they must sell off their property as they are unable to meet the rising cost of local homeownership including higher local property taxes.

***Educational institutions have additional recruitment and retention burdens because the local housing market is not producing a diverse, affordable housing supply*** – High teacher turnover is a challenge to ensuring a good educational system. The Queen Anne's Public Schools, according to a recent Queen Anne's County Education Task Force Report, loses 40 percent of their teachers within the fifth year of teaching and 26 percent of the teachers leave within the first two years.<sup>25</sup>

- The problems of turnover and effective recruitment are exacerbated by the absence of a diverse, affordable housing stock. The Education Task Force Report reports the results of a spring of 2004 survey that found that former QAC teachers placed the cost of living and affordable housing among the major factors requiring redress to ensure retention.
- The Report places “the cost of living in Queen Anne's County (particularly the cost of buying a home)” as among the top five concerns that must be addressed to improve teacher retention.
- Reviewing housing price changes through 2004, the Task Force Report states that “it is not unreasonable to conclude that the cost of buying a home in Queen Anne's County rising is more than four times faster than a teacher's salary.”
- The Board of Education has considered becoming a developer and building their own apartments to address this issue. The Queen Anne's County Education Task Force also notes that financial incentives for recruitment and retention may require housing subsidies.
- The Task Force Report acknowledges that the County's Critical Workforce Mortgage Program provides second mortgage financing to professionals deemed “critical to the safety and well-being of our county residents” and that teachers are included in this category, but cautions that “limited funding restricts the number of employees who obtain loans under the program” as does the eligibility requirements (i.e., no more than 80 percent of the median income for the Baltimore Metropolitan Statistical Area). The report notes that only fourteen people had been approved for loans of which seven persons were teachers.

***Homeless issues require greater attention*** – Crossroads Community, Inc., a local non-profit group, reviewed the current status of homeless issues in the County. The main points expressed by the organization in interviews and workshop discussions included:

- There is no emergency shelter in County; homeless must go to Annapolis to receive such shelter.
- A transitional shelter is needed.
- Families in the throes of divorce or displacement (e.g., fire) find it difficult to find permanent housing, disrupting their ability to maintain their relationships in the community. Homeless families with children, for example, must remove children from school to go to a shelter in another County. There is major family disruption when moving to another County for a shelter.
- Without a local shelter, people are forced to move away from their traditional support networks. It may become increasingly difficult to hold onto a job and public transportation dependent persons are deeply challenged.
- The lack of local shelter also puts strains on families supporting the relatives in need.
- Existing housing units are not suitable for housing homeless populations.

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<sup>25</sup> Queen Anne's County Education Task Force Report, Section 1, Teacher Recruitment and Retention (July 25, 2005, Draft Report).



- The County's Homeless Prevention Program has served 196 persons. The program has spent the total budgeted amount of \$18,000. This money runs out by January or April for a fiscal year that goes from July 1<sup>st</sup> to June 30<sup>th</sup>. The program provides \$300 for 3 nights in a hotel. This program is stopgap measure that is most effective when the displaced person(s) makes plans to move into housing afterwards or stay with another family.
- There are sufficient capital funds and sites available, but finding a continuing source of operating funds is the main challenge in developing a homeless shelter. Some churches donate up to \$7,000/year for hotel stays or other forms of temporary assistance.
- *There is a potential opportunity to network church groups throughout the County into a single site and pay half of the amount to institution to get operating funds.* Such a network is starting but resources are limited. The homeless facility could be professionally operated with volunteers. Banks may also be interested in participating.

***The County has not been able to create an adequate level of rental housing developments***

- There has been very little growth in rental housing other than County's own initiatives producing affordable housing.
- Zoning does not effectively address the problem since the growth management policies prevent sufficient density. Density bonuses do not serve as a viable incentive since the density is never met. There are not many major subdivisions so those developments that gain approval are generally exempt from the mandatory requirements for inclusionary development (i.e., less than 20 units).
- Higher densities are required to drive the rental housing, but County leadership is opposed to permitting the needed densities even where there is in-place wastewater infrastructure capacity.
- There is public resistance to rental housing and the people that it attracts.
- Existing residents are concerned about the fiscal impacts that additional children from new residential developments have on the education system, although the number of "school-age" children tends to be highest in single-family structures and is most closely correlated with the number of bedrooms.
- Opposition assists in controlling growth and encourages large-lot zoning.
- There is a need for rental housing to be scattered throughout the County.
- Housing is being renovated and taken out of the rental supply.
- HUD funds are running low.
- Permitting rental dwellings above ground floor retail or, alternatively, siting a rental structure within a designated sub-area of a commercial (mixed-use) district in Village Centers (e.g., as an overlay or conditional use district) are viable approaches that could promote the expansion of rental supply. Promoting a mix of uses in Village Centers including affordable rental housing on select infill locations can strengthen the local economic base and existing "centers" by creating additional demand for retail and personal services. Siting rental dwellings and permitting somewhat higher densities at designated candidate infill locations should be subject to a conditional approval (as part of an overlay district regulations) when it can be demonstrated by the applicant that there is or will be existing infrastructure capacity (e.g., sewer, water, community facilities) and that performance criteria will be met that minimize adverse impacts. Any density bonus afforded by the conditional use should require demonstrable evidence that the project meets valued regional and local plan goals. From the public planning perspective, in assessing the suitability of candidate locations for such overlay districts, it is critical that site design and building form be encouraged to promote "shared parking", pedestrian walkability, transit access and proximity to schools and other community services. Exercising the opportunities afforded by the overlay designation, should be directly conditioned upon the delivery of rental developments with affordability controls for low- and moderate income households in recognition of the current shortage.



*Seniors require a range of housing options to match their changing needs for independent-living and care in the years after retirement. The County's policies and strategies must be periodically reexamined in the coming years in light of the overall aging of the U.S. population, migration and residential settlement patterns and rising costs for housing and health care.*

- Due to the aging of the Queen Anne's population, there will be continual and anticipated growing demand for age-restricted owner units, nursing homes, and health facilities.
- Independent living and assisted living-group homes serve a valuable purpose for still-active elderly persons that can extend the period in which the elderly can largely care for themselves. These types of living arrangements ensure that the elderly are not prematurely forced to enter into a nursing home environment.
- There is a need for rental senior housing.





## APPENDIX B: INTERVIEW SUMMARIES

### **Crossroads Community, Inc.**

P.O Box 718

Centerville, MD 21617

Contact: John Plaskon, Executive Director

#### Description of Organization's Services

Crossroads Community Inc. provides counseling services for persons with mental health conditions. The organization has been providing these services for the past 22 years. Nearly 275 persons are served by the organization on a monthly basis.

#### Estimation of Target Population within County

Crossroads estimates that there are nearly 300 mentally challenged individuals residing within the County, a sub-segment of the population that accounts for 1 percent of the total households within the County.

#### Housing for Target Population

Crossroads indicated in their survey response that there is a shortage of affordable homes for the target population. Increasing housing and rental costs is expected to exacerbate the housing shortage in the future, leading to more homelessness and greater demand for temporary shelters. The organization identified several alternative outcomes or impacts for members of the target population in the absence of suitable available housing: homelessness; living with family and friends temporarily; utilization of shelters; use of Section 8 Housing or other HUD-supported Housing Programs; participation in Shore Alliance for Independent Living, Inc. (SAIL); and Residential Rehabilitation Programs.

As reported by the organization, the duration of stay varies by location. On average, the target population for services will stay for nearly three months with a friend and greater than one year at other locations.

#### Other Providers of Housing for Target Population

There are no other providers of this service in Queen Anne's County according to Crossroads. There have been no reported recently constructed or planned developments to house these target populations at present. Funding sources that could be utilized to construct houses for the target populations include Community Bond Grants provided by the Maryland Department of Housing and Community Development.<sup>26</sup>

#### Housing Conditions for Target Population

Crossroads indicated in its survey response that the existing units operated by mental health providers are in good condition and generally meet the necessary standards to house the target population. However, the organization cautioned that the existing housing stock within the County is not adequate to meet the housing needs for the entire target population. This shortage is attributed to a lack of affordable homes and rental units as well as a lack of financial resources – particularly operating expenditures -- designated for housing and supportive services for mental health clients. Conventional housing units are not typically outfitted or altered to meet the needs of this target population.

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<sup>26</sup> The organization identified the following additional contacts for more information: Larry George, Mid-Shore Mental Health Systems, Inc and Kathleen Jackson, Maryland Rural Development Corporation Inc.



Necessary Services in Conjunction with Housing and Location of Housing

In assessing their services in conjunction with housing, Crossroads rated residential rehabilitation services and independent living services as “adequate”. However, they expressed concern that there were too few short-term, transitional or permanent beds for homeless shelter outreach. Similarly, they felt there were too few beds in HUD-supportive housing. Public transit does not serve any of the residential developments housing the target population. All housing units for the target population are currently located in Centreville. Given the need, the organization responded in the survey that units should be dispersed throughout in the county

Crossroads ranked the below items as among the most appropriate strategies/actions to address the housing needs of the target populations:

- Funding for operating expenses related to shelter and transitional housing;
- Expansion of affordable rental housing supply;
- Rehabilitation grant program;
- Construction of new emergency shelters;
- Increase in the number of homeless shelters;
- Zoning flexibility to permit construction of group homes; and
- Ensure funding for operating expenses.



### **Queen Anne's County Community Partnerships for Children**

P.O. Box 418

Centreville, MD 21617

Contact: Mike Clark, Director

#### Description of Organization's Services

Community Partnerships for Children currently serves children and families in Queen Anne's County. As part of "Systems Reform Initiative" under the authority of the Governor's Office of Children, Youth and Families (OCYF), the State of Maryland created the designation of Local Planning Entities, later called "Local Management Boards", in 1997. Funding resources were shifted from state departments to local jurisdictions with the goal to ensure the implementation of a local interagency service delivery system for children, youth and families. The organization has been providing services for the past eight years.

#### Estimation of Target Population within County

Community Partnerships for Children operates throughout the entire County. Their strategies for addressing the needs of children and families crosscut education, health, youth development, and social services programs.

#### Housing for Target Population

Community Partnerships for Children indicated a shortage of affordable homes for teachers, fire fighters, blue collar workers and other low wage earners. While wages for these occupational categories remain relatively stable, housing prices have been exhibiting a steady increase. As a result, persons might be forced to move out of the County or be forced to share their dwelling unit with others to reduce their financial burden. Homelessness might also increase in the County.

#### Other Providers of Housing for Target Population

According to the survey respondents, a shelter is currently being constructed to house the target population. Persons to contact for more information on housing the target population include Pete Scanlon, officials at the Board of Education, EMS and the local fire-fighters association, and Wayne Humphries, President – Foundation for Community Partnerships.

#### Necessary Services in Conjunction with Housing and Location of Housing

Along with addressing the housing needs of the target population, other supportive services that need to be provided include medical and transportation services.

Community Partnerships indicated that affordable housing was generally in short supply and that workers of Queen Anne's County must reside in other Counties in search of affordable housing. There is little indication that residents seeking affordable housing can move into County to satisfy their needs.

The organization ranked the following approaches as the most appropriate strategies/actions to address the housing needs of the target populations, including:

- Expand loan program for teachers and fire fighters. Worker housing for public employees;
- Build rental apartments;
- Making inclusionary housing a mandatory component of all new housing programs;
- Implementing development impact fee ordinances and revolving loan funds to finance affordable housing needs;
- Increasing homeownership – through "buy-down" programs;
- Increasing homeownership – through financial assistance and credit counseling for low-income homebuyers;



## **The Louis Berger Group, Inc.**

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- Construction of affordable housing via incentives such as density bonuses;
- Construction of new emergency shelters; and
- Increase in the number of homeless shelters.



**Countryside Builders Inc.**  
362 Poplar School Road  
Contact: Seth Barker, President

Description of Organization's Services

Countryside Builders Inc. is engaged in the home construction business, constructing 10-12 homes per year. The company typically builds homes ranging from starter homes (1,200 SF) to larger dwellings (e.g., 3,000 SF). The organization has been building in Queen Anne's County for nearly 17 years.

Estimation of Target Population within County

Existing Queen Anne's residents are estimated to purchase approximately 4 to 5 units annually of the total number of units constructed (12).

Housing for Target Population

Survey responses indicate that nearly 10 percent of the buyers purchase homes under \$340,000. A majority (90 percent) of the buyers currently purchase homes between the \$340,000 and \$450,000.

A shortage of buildable land or lots is one of the factors affecting the construction of new units within the County. This in-turn affects the supply of affordable housing units in the County. Countryside Builders, Inc., notes that lots were selling for \$50,000 in 2001 and \$200,000 in 2005.

Countryside notes that there has been little affordable housing construction for the past 4 to 5 years. While there appear to be more lot approvals anticipated for the 2005-2007 period, prices do not appear to be coming down.

Given the absence of available, suitable affordable housing, Countryside Builders anticipates that those seeking housing will seek bargains in "run-down" homes, move further east to get better values, or share dwellings.

Housing Conditions for Target Population

Countryside Builders noted that the housing stock built in the last 25 years is generally in good condition and meets the necessary standards to house the target population. Older homes may have been built with crawl spaces; some parts of Queen Anne's County have a high water table and, consequently, moisture and mildew problems.

Necessary Services in Conjunction with Housing and Location of Housing

The organization has not constructed any new affordable housing units for the last six years.

Countryside Builders rated highly several strategies/actions to address the housing needs of the target populations, including:

- Providing density bonuses to builders;
- Implementing development impact fee ordinances and revolving loan funds to finance affordable housing needs;
- Zoning conducive to affordability/multiple users;
- Timing of regulatory approval (i.e., streamlining);
- Providing financial assistance to low-income buyers;
- Small lots and small lot districts;
- Acquire land for low-income housing development
- Rehabilitate low-income rental and ownership housing units;
- Provide assistance and develop alliances with community groups;



- Buy-down mortgages;
- First time homebuyer/ability to pay/downpayment assistance;
- Credit counseling;
- Expansion of affordable rental housing supply;
- Rehabilitation grant program;
- Construction of new emergency shelters;
- Increase in the number of homeless shelters; and
- Zoning flexibility to permit construction of group homes.

Countryside stressed the importance of educating the consumer of affordable housing. Creative solutions are needed to address the shortage.



**Queen Anne's County, Department of Planning and Zoning**  
160 Coursevall Drive  
Centreville, MD 21617  
Contact: Katrina Tucker

Description of Organization's Services

Planning and Zoning Department serves the population of the entire County.

Necessary Services in Conjunction with Housing and Location of Housing

Some of the most appropriate strategies/actions to address the housing needs of low-income residents within the County include:

- Acquire land for low-income housing development
- Making inclusionary housing a mandatory component of all new housing programs;
- Implementing development impact fee ordinances and revolving loan funds to finance affordable housing needs;
- Providing density bonuses to builders;
- Encourage infill development;
- Providing credit counseling for first-time, low-income homebuyers
- First-time homebuyer/ability to pay/downpayment assistance to low-income buyers;
- Acquire land for low-income housing development;
- Expansion of affordable rental housing supply;

Other housing strategies and actions that should be considered for QAC to address existing unmet or future housing needs include:

- Greater supply of rental apartments within the County.



**Queen Anne's County Housing Authority**  
P.O Box 327  
Centreville, MD 21617  
Contact: Peter Scanlon

Description of Organization's Services

Established in July 1988, the Queen Anne's County Housing Authority provides affordable housing for seniors, persons with disabilities, the homeless and very low-income families. The authority serves 303 active families at the present time.

Estimation of the Target Population

The Authority notes that there are many homeless people who live with friends and family.

Housing for Target Population

There are few affordable rental units and a small amount of Section 8 Rental units available. There is a waiting list for public housing units within the County.

The price of land and housing in the County continues to rise.

Participants of the Section 8 Voucher Program have an option to move to other Counties in search of affordable housing.

Qualifying households must be eligible using the Section 8 Payment Standard issued by HUD. The Rental Allowance Program is a State Funded Program, therefore, the Authority follows the Rental Allowance Income Limits set by the Maryland Department of Housing and Community Development.

The typical person targeted for the program will participate in the program for more than 1 year and there is no maximum length of time.

Other Providers of Housing for Target Population

Based on information provided by the Housing Authority, some of the other developments with affordable housing units include:

- Center Park Apartments: 37 units
- Renaissance Chase Apartments: 32 units
- Kent Island Village Apartments: 38 units
- Stevensville Village Apartments: 30 units
- Tilghman Terrace Apartments: 42 units

Additionally, there have been the following recently constructed housing developments:

- Terrapin Grove Senior Housing: 85 units

Planned housing developments in the future include:

- Fox Town Senior Housing: 40 units
- Riverside Apartments: 41 units

The Community Development Administration can provide financing for projects to address the needs of the target population through the Partnership Rental Housing Program.

The Housing Authority does not believe that the sources of funding (and/or strategies and incentives) are currently adequate for meeting the needs of housing development within the County.



#### Housing Conditions for Target Population

The Authority believes that the existing supply is in good condition and meets the necessary building code standards.

#### Necessary Services in Conjunction with Housing and Location of Housing

The County Transit System provides transportation services to senior citizens through the Department of Aging. Citizens of the County can also use this service when required. The existing schedule is not adequate to meet the needs of the population.

The Housing Authority believes that resident units should be dispersed and sited to blend in with the surrounding community, ensuring that Housing options, and community resources will remain available to all families.

Several strategies/actions were ranked as most appropriate to address the housing needs of low-income residents within the County, including:

- Making inclusionary housing a mandatory component of all new housing programs;
- Providing density bonuses to builders;
- Implementing development impact fee ordinances and revolving loan funds to finance affordable housing needs;
- Creating zoning districts that are conducive to affordability and multiple users and zoning districts that permit smaller lots;
- Encouraging worker housing for public employees;
- Acquire land for low-income housing development;  
Explore the use of “buy-down” mortgage, other forms of financial assistance to low-income first-time homebuyers with credit counseling services;
- Rehabilitate low-income rental and ownership housing units;
- Expansion of affordable rental housing supply;
- Construction of new emergency and homeless shelters;;
- Greater zoning flexibility for group homes.

The QAC Authority also stressed other housing strategies and actions that should be considered to address existing unmet or future housing needs including:

- Getting Town compliance with the County’s Title 18-1-168 Moderately Priced Dwelling Unit Ordinance.
- Greater involvement and recruitment of several local organizations in addressing housing needs including local churches (e.g., through The Alliance of Christian Churches), motels, shelters and community based organizations (e.g., Caring and Sharing) and the Queen Anne’s County Housing and Community Services Board.

The QAC Authority has experienced a decrease in HUD funding. The Authority is concerned that it can no longer assist new Section 8 applicants.



**Queen Anne's County Department of Aging**

104 Powell Street  
Centerville, MD 21617  
Contact: Sue Leager

Description of Organization's Services

The QAC Department of Aging provides a variety of services to senior citizens and persons below poverty. The Department provides the following services and facilities: four senior centers for persons above the age of 60; senior meals in congregate settings and home delivered; in-home services; assisted living program; senior information and support; senior care; telephone support; and transportation services. The Department has been providing these services for the past 24 years. Transportation services to the Senior Center have been provided for the past 18 years. Nearly 250 persons are served by the department on a daily basis.

Housing for Target Population

Survey responses indicate a shortage of affordable homes for the target population. Lack of financial incentives to construct such units has led to an insufficient supply of housing units for seniors and persons below poverty. The worsening housing situation has led to senior citizens moving out of the County in search of affordable housing.

Currently, assisted living costs range from \$2,500 to \$3,500 per month. The department contributes \$550 per month towards the cost of each beneficiary. Due to limited subsidies, the beneficiary has to pay up to 85 percent of the total cost. Existing funding levels permit only six persons to be accommodated under this program. If the person meets the stringent qualifications for Medicaid, the beneficiary can receive up to \$1,500 per month.

The target population typically resides in senior-assisted housing units or nursing homes within the County. On average, the target members of the target population stay for nearly 1-2 years in an assisted housing unit.

Other Providers of Housing for Target Population

Nearly 2,000 units are proposed to be constructed to house senior citizens within the County. However, the vast majority of these units are designated to be market rate units.

Funding sources that could be utilized to construct housing for the target populations include funds provided by the Department of Housing and Urban Development (HUD) and the State Housing and Community Development Department.

Housing Conditions for Target Population

Based on the survey responses, there is not a sufficient supply of affordable housing for seniors. Many seniors struggle to pay for housing and pay taxes. In addition, much of the existing assisted living facilities are not in good condition due to a lack of oversight by the State Health Department. Some cases of unlicensed homes operating in the County have also been reported.

Necessary Services in Conjunction with Housing and Location of Housing

Along with addressing the housing needs, some additional services that could improve the quality of life of senior citizens include in-home services to senior citizens at their place of residence. Additional funding will be required for such a program to become a reality. Presently, most of the assisted living units are concentrated in the Southern part of the County. A concerted move to disperse the units throughout the County will be required in the future.



Some of the most appropriate strategies/actions to address the housing needs of low-income residents within the County include:

- Making inclusionary housing a mandatory component of all new housing programs;
- Implementing development impact fee ordinances and revolving loan funds to finance affordable housing needs;
- Providing density bonuses to builders;
- Providing financial assistance and credit counseling to first time, low-income buyers;
- Rehabilitate low-income rental and ownership housing units;
- Provide assistance and develop alliances with community groups;
- Expansion of affordable rental housing supply;
- Rehabilitation grant program;
- Increase in the number of homeless shelters;
- Provide zoning flexibility for assisted living facilities;
- Creation of zoning regulations that are conducive to affordability/multiple users;
- Streamlining the regulatory process for various types of affordable housing;
- Acquisition of land for low-income housing development; and
- Allowance of infill development and small lot districts.



## APPENDIX C: LIST OF ORGANIZATIONS AND INSTITUTIONS

### 1. Public and Assisted Rental Housing Developments

- *Social/non-profit agencies*

- Crossroads Community Inc.<sup>27</sup>

Services offered include supporting individuals seeking Employment, Day Habilitation Program, Residential, Job Readiness, Job Development and Placement, Psychiatric Rehabilitation and Vocational/Situational Assessments. The organization serves individuals with Mental Illness, Dual Diagnosis of Mental Retardation and Mental Illness

Number of Individuals Currently Served: 123 total; 9 are Developmental Disabilities Administration (DDA)--funded.

Counties Served: Dorchester County, Kent County, Queen Anne's County.

Years in Existence: 15 years

- Chesterwe Center<sup>28</sup>

Services offered include supporting individuals seeking Employment, Day Habilitation Program, Residential, Family and Individual Support Services, Respite Care. The center serves individuals with mental retardation, physical disabilities, cerebral palsy and other complex medical needs.

Number of Individuals Currently Served: 40

Years in Existence: since 1967

- *County, Town, State and Federal Agencies*

- Queen Anne's County Department of Health

[www.qahealth.org](http://www.qahealth.org)

- Queen Anne's County Social Services Department

[www.dhr.state.md.us/queenannes.htm](http://www.dhr.state.md.us/queenannes.htm)

- Queen Anne's County Housing and Community Services Department

[www.qac.org/depts/housingauth/housingauthhome.htm](http://www.qac.org/depts/housingauth/housingauthhome.htm)

- Queen Anne's County Public Housing Authority

[www.qac.org/depts/housingauth/housingauthhome.htm](http://www.qac.org/depts/housingauth/housingauthhome.htm)

- Queen Anne's County Office of Aging

[www.qac.org/depts/aginghome.htm](http://www.qac.org/depts/aginghome.htm)

- Queen Anne's County, Department of Planning and Zoning

<http://www.qac.org/depts/planzone/planzonehome.htm>

- *Industry Representatives*

- Mid-Shore Regional Mental Health Service Systems, Inc.<sup>29</sup>

MSMHS is a Private Not for Profit 501(C)(3) Organization, serving Caroline, Dorchester, Kent, Queen Anne's and Talbot Counties. MSMHS's mission is to continually improve the provision of mental health

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<sup>27</sup> Online at <<http://ddamaryland.org/crossroads.htm>>

<sup>28</sup> Online at <<http://ddamaryland.org/chesterwe.htm>>

<sup>29</sup> Online at <[http://www.msmhs.org/WE\\_ARE-a.html](http://www.msmhs.org/WE_ARE-a.html)>



services for residents of Caroline, Dorchester, Kent, Queen Anne's and Talbot Counties through effective coordination of services in collaboration with consumers, family members, providers and community leaders. The organization's responsibility is to plan, manage and monitor publicly funded, medically necessary mental health services in the five county region for consumers of all ages - children, adolescents, adults and the geriatric population.

- Real Estate Agents
- Homebuilding and Home Financing Organizations
- Residents of Mobile Home Parks in the County.

**2. Group Assisted Living/Nursing Home/Registered Care Homes**

- MD Office of State Planning
- Queen Anne's Department of Aging
- Employees of Group Assisted Living Facilities/Nursing Homes
- Clients and Family Members of Clients

**3. Persons with Special Needs**

- Mental illness:
  - Crossroads Community, Inc.
  - Mid-Shore Regional Mental Health Service Systems, Inc.
  - County Department of Mental Health
  - Mental Hygiene Administration
- Serving mentally retarded and developmentally disabled:
  - Maryland Department of Developmental Disabilities
  - Chesterweye Center, Inc.
- Persons with HIV/AIDS:
  - Queen Anne's County Department of Health
  - HIV/AIDS Patients

**4. Resources That Assist the Homeless**

- Queen Anne's County Department of Social Services (DSS)
- Churches

Several churches participate in the Queen Anne's County Christian Assistance group, an alliance of Christian Churches working together to reach out to persons seeking help, especially in the area of housing. Krista Pettit can be contacted at 410-643-3316 for more information on the Churches involved in this activity. Contact information for several churches is provided below:

We Care Ministerial Alliance of QAC

Pastors Arlene Taylor at 410-827-6242, or Samuel Holbrook-Smith at 410-758-2186

Kent Island UM Church (QACCA Coordinating Church)

Cox Neck Road,

Chester

Church at 410-643-5361, or Krista Pettit at 410-643-3316



Christ Episcopal Church (QACCA)  
830 Romancoke Road  
Stevensville  
Carol Osborne at 410-643-5921

Island Alliance Church (QACCA)  
510 Thompson Creek Road  
Stevensville  
Secretary Sue Klakring at 410-643-5683

Safe Harbor Presbyterian Church (QACCA)  
931 Love Point Road, Stevensville  
Lin or Marty Outten, volunteers at Church phone 410-604-1700

Union Wesley UM Church (QACCA)  
110 Union Welsey Circle, Chester  
Debbie at 410-643-5881  
Soup kitchen with food delivery, 3<sup>rd</sup> Wednesday of each month.

Faith Tabernacle Holiness Church (QACCA)  
Little Kidwell Street, Centreville  
Mary at 410-758-9858

Seventh Day Adventist Church (QACCA)  
205 Medical Center Road, Grasonville  
Terry or Ruth at 410-827-8461  
Food pantry on site.

St. Christopher's Catholic Church (QACCA)  
Harbor St. and Ellicott St., Chester  
410-643-6220 or 410-643-3366  
Food pantry until 5 PM

Living Water Lutheran Church  
121 E. Main Street  
Stevensville  
410-604-0450  
Food Pantry: Tuesday 1:30-5:30 pm  
Thrift Shop: Tuesday 1:30 – 5:00 pm, Thursday and Saturday 11 am-3 pm.

Wye Bible Church  
115 Narnia Road  
Grasonville  
410-827-6650

Shore Christian Fellowship  
7401 Main Street  
Queenstown  
410-827-6500



Food Pantry on Thursday from 6:30 pm to 8:00 pm

**Calvary-Asbury UM Church**

103 N. Church Street

Sudlersville

Angela at 410-438-3816

Food Pantry each 4<sup>th</sup> Monday 10 am to 1 pm.

**Centreville UM Church**

608 Church Hill Road

Centreville

Secretary Pat Mock at 410-758-0868

**Centreville Community Church of God**

Spaniard Neck Road

Centreville

Pastor Dan Southern at 410-758-3072

Food pantry with dinner served each Wednesday, 5:00 pm to 6:30 pm.

**Mother of Sorrows/St. Peter's Catholic Church**

301 Chesterfield

Centreville

Betty Hanbury at 410-758-3365

Food pantry.

**St. Paul's Episcopal Church**

301 S. Liberty Street

Centreville

410-758-1553

Food card up to \$40, once every six months.

**Motels Used for Emergency Sheltering**

**Hillside Motel**

Centreville

Phone: 410-758-2270, Fax: 410-758-3155

**Chesapeake Motel**

Route 50 and 301

Grasonville

Phone: 410-827-7272, Fax: 410-827-7353

**Courtyard Inn**

Church Hill Road

Chestertown

Phone: Carla or Vicki at 410-778-2755, Fax: 410-778-2842



**Housing**

**Centre Park Apartments**

Centreville

410-758-3301

1 BR (16 in number) = \$350

2 BR (18 number) = \$375

3 BR (3 in number) = \$395

**Renaissance Chase**

330 Renaissance Chase Drive, Centreville

410-758-1229

Subsidized.....1 BR (12 in number) = \$273

2 BR (16 in number) = \$293

3 BR (4 in number) = \$313

**Kent Island Village Apartments**

Chester

410-643-5884

1 BR (8 in number) = \$415

2 BR (30 in number) = \$435

**Stevensville Village Apartments**

Chester

410-643-5884

Senior Housing Apartments.

1 BR (30 in number) = \$418

**Tilghman Terrace Apartments**

Centreville

410-778-6000

Subsidized Senior Housing

1 BR (42) = 30%

**Dogwood Village Apartments**

Sudlersville

410-438-3549

Senior Housing

1 BR (16) = 30% Adjusted

**Fisher Manor Apartments**

Grasonville

410-827-5506

Income based public housing

3 BR (24 in number)

4 BR (1 unit)

**Terrapin Grove**

Senior Housing



1 BR=\$340  
2 BR=\$410  
2 BR/2 Bath = \$485

Grasonville Terrace Apartments  
Grasonville  
410-758-3977  
Public Housing for Seniors and Disabled persons  
1 BR (34 in number) = \$290

Riverside Estates Apartments  
Chester  
410-758-3977  
Public Housing...2 BR (30 in number) = \$325

### **Rental Assistance Programs**

Section 8 Rental Assistance Program  
Rental Allowance Program

Renee Carter at 410-758-3977  
(One year waiting period).

### **Other Agencies**

Queen Anne's County Department of Social Services  
125 Comet Drive, Centreville  
Nancy Roe or Kitty Laroux  
410-758-8000  
Services provided include food stamps, entitlements, rental assistance.

Queen Anne's County Housing and Community Service  
107 N Liberty Street, Centreville  
Vicki Petrie at 410-758-3977 between 8 AM and 4 PM

Salvation Army  
P.O Box 400  
Centreville  
Florence Morris at 410-820-2120, Fax: 410-820-1341

American Red Cross  
Centreville  
410-758-4823

Caring and Sharing  
Mother of Sorrows Catholic Church  
Centreville  
Betty Hanbury at 410-758-3365; Church 410-758-0143

Mid-Shore Council on Family Welfare  
Sheltered Housing.



Judy Center, 5441 Main Street, Grasonville, 410-827-7656 ext. 305

Crossroads Community, Inc  
P.O Box 718, Centreville  
410-758-3050

QAC Department of Aging  
24 Powell Street, Centreville  
410-758-0848

MD Commission on Human Relations  
520 Race Street, Cambridge  
1-800-637-MCHR

Fair Housing and Equal Opportunity  
Washington, DC  
1-800-424-8590

Queen Anne's Circle  
Centreville  
410-758-1229

Family Support Center  
514 Main Street, Grasonville.  
Phone: 410-827-7656

Family Resource Center  
303 Railroad Avenue  
Centreville  
Phone: 410-758-4444

Office of the Public Defender  
120 Broadway Street  
Centreville  
Phone: 410-758-5275

Chesterwe Adult Day Care Center  
436 Grasonville Cemetery Lane  
Grasonville  
Phone: 410-827-7048

County Ride  
Transportation Services  
Phone: 410-758-2357

QA County Health Department  
206 N. Commerce Street  
Centreville  
Phone: 410-758-0720



QA County Health Department  
Alcohol and Drug Abuse Services  
Phone: 410-758-1306

QA County Health Department  
Alcohol and Drug Abuse Prevention Office  
Phone: 410-758-1306/1083

QA County Health Department  
Women, Infants and Children Program  
Phone: 410-758-0720

Kent Island Alcohol and Drug Abuse Counseling Center  
210 White Pine Lane  
Stevensville  
Phone: 410-643-7773

For All Seasons, Inc  
206 Del Rhodes Avenue  
Queenstown  
Phone: 410-827-6300

Delmarva Family Resources  
120 Banjo Lane  
Centerville  
Phone: 410-758-1787

Families First-Play to Learn Center  
5441 Main Street  
Grasonville  
Phone: 410-827-7656

Babies in Bloom  
113 Water Street  
Centreville  
Phone: 410-758-8702



## APPENDIX D: QUEEN ANNE'S COUNTY HOUSING SURVEY

### Queen Anne's Housing Study – Housing Survey

*This survey is intended to support a face-to-face or telephone interview. The interviewer may share the survey form with the interviewee, but it is best completed in a working session together. The interviewee is encouraged to provide background information to the interviewee, as appropriate, where more detailed information to specific questions can be provided.*

#### **Background of Organization**

1. **Name of Organization:** \_\_\_\_\_
2. **Organization Address:** \_\_\_\_\_  
\_\_\_\_\_
3. **Contact Name/Title:** \_\_\_\_\_
4. **Phone Number:** \_\_\_\_\_
5. **Fax Number:** \_\_\_\_\_
6. **Email Address:** \_\_\_\_\_
7. **Type of Organization:** \_\_\_\_\_

#### **Description of Organization's Services**

8. **Please describe the type(s) of target population that your organization typically serves. (i.e., affordable housing services, seniors, persons with disabilities, mental health persons, the sight or hearing impaired, the homeless, battered women, the chemically dependent).**
  
9. **How long has your organization provided these services?**
  
  
  
  
  
  
  
  
  
  
10. **Approximately how many clients does your organization serve per day? Per month?**



**Estimation of Target Population within County**

11. What is your organization's estimation of the *size* of its target population within the County?
  
  
  
  
  
  
  
  
  
  
12. What is your estimate of the *percent of households* in Queen Anne's County that contain members (family or non-family members) of this target group?
  
  
  
  
  
  
  
  
  
  
13. Are there any challenges to estimating the size of the entire population of this group? Please describe these challenges.

**Housing for Target Population**

14. What is your organization's estimate of the number of existing housing units for this target community within the County?
  
  
  
  
  
  
  
  
  
  
15. Is there currently a *shortage* of available housing for this population? If so, what are some of the reasons for the insufficient supply?
  
  
  
  
  
  
  
  
  
  
16. Does your organization anticipate a future shortage of adequate housing in the future? Please explain.
  
  
  
  
  
  
  
  
  
  
17. What are the housing alternatives if members of this group can not find available housing suited to meet their special needs?





**Other Providers of Housing for your Target Population**

- 22. What other local organizations provide housing for these groups? Approximately how many units do they provide?**
- 23. Have there been any recently constructed housing developments for this group(s)? Are there any planned housing developments for the near future? If so, please describe.**
- 24. What funding sources (and other strategies) are available for the development of these target population housing units?**
- 25. Does your organization believe that the sources of funding (and/or other strategies and incentives) are adequate for meeting the needs of housing development within the County?**
- 26. Can you recommend other persons, organizations, documents or websites that would be useful for estimating the size of the special needs population and available housing units for this group?**



**Housing Condition for Target Population**

- 27. Is the existing supply of housing stock adequate to meet the housing needs for this population? For instance, is the existing stock in good condition? Do the units generally meet or exceed building code standards?**
- 28. Are there any reoccurring problems with the current stock of housing for this group? (i.e., dilapidation, crime, water and sewer)**
- 29. Are new housing developments built using design and construction adaptations appropriate for this special needs population? (i.e., wider doorways, adjustable counters, modified bathrooms)**
- 30. Are conventional housing units typically outfitted or altered to meet the needs of this population?**
- 31. Are there vacant units that are available to this group? If so, how many?**



**Necessary Services in Conjunction with Housing**

- 32. Please describe the types of services that your organization currently provides to this target population? Which areas of service are satisfactory and which need the most improvement?**
- 33. What additional services and/or provisions does this target population community require that should be coordinated with basic housing?**
- 34. Is your organization adequately staffed with qualified personnel to meet the service provision needs of this population? If not, what are the reasons or barriers to maintaining adequate staffing levels?**
- 35. Is public transit currently provided at assisted housing developments? If so, please describe the type(s) of public transit available to this population.**
- 36. Is the public transit service adequate to meet the needs of this population? What additional transit services would your organization recommend?**



**Location of Housing**

**37. Are housing units for this targeted population concentrated in one geographical area within the County?**

**38. Does your organization believe that there is a need for these units to be more dispersed throughout the County? If so, why?**

**39. Does the target population within Queen Anne's County have to go to *other* counties or municipalities to find suitable housing?**

**40. Does the target population typically come from other counties into Queen Anne's County to find suitable available housing?**



41. Which of the following strategies/actions are appropriate solutions for QAC? (1 is least appropriate and 5 is most appropriate)

	Least Appropriate			Most Appropriate		
<b>Construction of Affordable Housing</b>						
a. Inclusionary housing/mandatory affordable component	1	2	3	4	5	5
b. Density bonuses	1	2	3	4	5	5
c. Development impact fees	1	2	3	4	5	5
d. Revolving loan funds	1	2	3	4	5	5
e. Zoning conducive to affordability/multiple user	1	2	3	4	5	5
f. Timing of regulatory approval	1	2	3	4	5	5
g. Worker housing for public employees	1	2	3	4	5	5
h. Small lots and small lot districts	1	2	3	4	5	5
i. Infill development	1	2	3	4	5	5
j. Acquire land for low-income housing development	1	2	3	4	5	5
k. Rehabilitation of low-income rental and ownership housing units	1	2	3	4	5	5
l. Provide assistance and develop alliances with community groups	1	2	3	4	5	5
<b>Increasing Home Ownership</b>						
m. Buy down mortgages	1	2	3	4	5	5
n. First time homebuyer / ability to pay / downpayment assistance	1	2	3	4	5	5
o. Credit counseling for first time, low-income homebuyers	1	2	3	4	5	5
<b>Provision of Affordable Rental Housing</b>						
p. Affordable rental housing supply expansion	1	2	3	4	5	5
q. Rehab grant program	1	2	3	4	5	5
<b>Provision of Special Needs Housing</b>						
r. New emergency shelters	1	2	3	4	5	5
s. Homeless shelters	1	2	3	4	5	5
t. Zoning flexibility to group homes, etc.	1	2	3	4	5	5



**Final Comments**

**41. Are there other housing strategies and actions that should be considered for QAC to address existing unmet or future housing needs?**

**42. Can you recommend anyone who you think we should invite to attend a focus group or workshop? Preferably, this person or persons would be able to offer valuable insight on the strengths and shortfalls of housing in Queen Anne's County for this special needs group? (i.e., Church leaders, community leaders, residents, block group leaders, non-profit entities, etc...)**

**43. Are there other housing issues that concern you?**

**44. Do you have any other comments?**

Thank you on behalf of the X for taking part in the survey.

*Interviewer's Name* \_\_\_\_\_





## APPENDIX E:

# PROJECTIONS BY TENURE, HOUSING TYPE INCOME SEGMENT AND BEDROOMS 2005-2015

### Tables in this Section:

#### Unmet Demand by Tenure, Housing Type, Income Segment, Bedroom Mix and Year

- Queen Anne's County
- Crumpton
- Sudlersville
- Church Hill
- Centreville
- Ruthsburg
- Queenstown
- Grasonville
- Stevensville
- Romancoke
- Chester

#### Owner-Occupied

- Mobile Homes
- Single-Family Detached
- Single Family Attached
- Apartments

#### Renter-Occupied

- Mobile Homes
- Single-Family Detached
- Single Family Attached
- Apartments



The Louis Berger Group, Inc.

Queen Anne's County  
Unmet Demand by Tenure, Housing Type, Income Segment, Bedroom Mix and Year

Owner Occupied Mobile Home

Annual Household Income	2005					2010					2015									
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
Moderate Income	25	-	-	1	9	15	36	-	-	-	1	13	22	40	-	-	1	14	24	1
Low Income	66	-	-	2	24	39	89	-	-	-	3	33	53	109	-	-	4	40	65	-
Very Low Income	85	-	-	3	37	45	96	-	-	-	3	41	51	105	-	-	4	45	56	-

Owner Occupied Single Family Detached

Annual Household Income	2005					2010					2015									
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
Moderate Income	203	-	11	3	34	120	299	-	15	4	48	171	52	321	-	17	5	53	189	57
Low Income	504	1	25	8	119	290	684	1	34	11	161	394	82	834	2	41	14	197	480	100
Very Low Income	831	3	43	16	211	449	933	3	48	18	236	504	124	1,027	4	53	19	260	555	136

Owner Occupied Single Family Attached

Annual Household Income	2005					2010					2015									
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
Moderate Income	12	-	-	-	2	9	17	-	-	-	3	12	2	19	-	-	-	3	14	2
Low Income	32	-	1	1	5	25	44	-	2	1	7	34	-	53	-	2	1	9	41	-
Very Low Income	59	-	-	2	15	43	66	-	-	2	16	48	-	73	-	-	2	18	53	-

Owner Occupied Apartment

Annual Household Income	2005					2010					2015									
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
Moderate Income	6	-	-	1	3	2	9	-	-	1	4	2	-	10	-	1	1	5	2	1
Low Income	16	1	-	3	8	4	21	1	-	4	11	5	-	26	1	-	5	13	7	-
Very Low Income	20	2	-	-	10	8	22	2	-	-	11	9	-	25	2	-	-	12	10	-



Queen Anne's County  
Renter Occupied Mobile Home

	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	4	-	-	2	3	4	6	-	-	-	2	4	-	7	-	-	-	-	2	4	-
Moderate Income	15	-	-	1	6	9	22	-	-	-	1	8	13	25	-	-	-	1	9	15	-
Low Income	26	-	-	1	11	14	31	-	-	-	1	13	17	34	-	-	-	1	15	18	-
Very Low Income																					

Renter Occupied Single Family Detached

	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	25	-	1	-	4	4	35	-	2	-	6	21	6	39	-	2	-	1	6	23	7
Moderate Income	74	-	4	1	17	42	100	-	5	2	24	58	12	122	-	6	2	29	70	15	15
Low Income	118	-	6	2	30	64	132	-	7	2	33	71	18	145	1	7	3	37	79	19	19
Very Low Income																					

Renter Occupied Single Family Attached

	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	4	-	-	1	3	-	6	-	-	-	1	4	1	7	-	-	-	-	1	5	1
Moderate Income	13	-	1	-	2	10	18	-	1	-	3	14	-	22	-	1	-	-	3	17	-
Low Income	20	-	-	1	5	15	23	-	-	1	6	17	-	25	-	-	-	1	6	18	-
Very Low Income																					

Renter Occupied Apartment

	2005					2010					2015									
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
Annual Household Income	32	1	2	3	16	8	46	1	3	5	23	12	2	50	1	3	5	26	13	3
Moderate Income	136	5	-	25	71	34	184	7	-	34	96	47	-	224	9	-	42	117	57	-
Low Income	268	23	-	-	134	111	301	26	-	-	151	124	-	332	29	-	-	166	137	-
Very Low Income																				



The Louis Berger Group, Inc.

Queen Anne's County  
Owner Occupied - Total

	2005					2010					2015											
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	247	0	11	5	48	146	38	352	0	15	6	68	207	55	389	0	18	7	75	229	61	
Moderate Income	617	2	26	14	156	358	61	838	2	36	19	212	486	82	1,021	3	43	24	259	593	100	
Low Income	995	5	43	21	273	545	110	1,117	5	48	23	304	612	124	1,230	6	53	25	335	674	136	
Very Low Income																						

Renter Occupied - Total

	2005					2010					2015											
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	65	1	3	3	23	28	6	93	1	5	5	32	41	9	103	1	5	6	35	45	11	
Moderate Income	238	5	5	27	96	95	9	324	7	6	37	131	132	12	393	9	7	45	158	159	15	
Low Income	432	23	6	4	180	204	16	487	26	7	4	203	229	18	536	30	7	5	224	252	19	
Very Low Income																						

Total

	2005					2010					2015											
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	312	1	14	8	71	174	44	446	1	20	11	100	248	64	493	1	23	13	110	274	72	
Moderate Income	855	7	31	41	252	453	70	1,162	9	42	56	343	618	94	1,414	12	50	69	417	752	115	
Low Income	1,428	28	49	25	453	749	126	1,604	31	55	27	507	841	142	1,766	36	60	30	559	926	155	
Very Low Income																						



**The Louis Berger Group, Inc.**

Census Tract 8101 - Crumpton  
 Unmet Demand by Tenure, Housing Type, Income Segment, Bedroom Mix and Year

**Owner Occupied Mobile Home**

	2005					2010					2015				
	Total	No bdrms	1	2	3 or more bdrms	Total	No bdrms	1	2	3 or more bdrms	Total	No bdrms	1	2	3 or more bdrms
Annual Household Income	0	-	-	-	-	0	-	-	-	-	0	-	-	-	-
Moderate Income	0	-	-	-	-	0	-	-	-	-	0	-	-	-	-
Low Income	0	-	-	-	-	0	-	-	-	-	0	-	-	-	-
Very Low Income	0	-	-	-	-	0	-	-	-	-	0	-	-	-	-

**Owner Occupied Single Family Detached**

	2005					2010					2015				
	Total	No bdrms	1	2	3 or more bdrms	Total	No bdrms	1	2	3 or more bdrms	Total	No bdrms	1	2	3 or more bdrms
Annual Household Income	0	-	-	-	-	0	-	-	-	-	0	-	-	-	-
Moderate Income	0	-	-	-	-	0	-	-	-	-	0	-	-	-	-
Low Income	0	-	-	-	-	0	-	-	-	-	0	-	-	-	-
Very Low Income	3	-	-	1	2	3	-	-	1	2	3	-	-	1	2

**Owner Occupied Single Family Attached**

	2005					2010					2015				
	Total	No bdrms	1	2	3 or more bdrms	Total	No bdrms	1	2	3 or more bdrms	Total	No bdrms	1	2	3 or more bdrms
Annual Household Income	0	-	-	-	-	0	-	-	-	-	0	-	-	-	-
Moderate Income	0	-	-	-	-	0	-	-	-	-	0	-	-	-	-
Low Income	0	-	-	-	-	0	-	-	-	-	0	-	-	-	-
Very Low Income	0	-	-	-	-	0	-	-	-	-	0	-	-	-	-

**Owner Occupied Apartment**

	2005					2010					2015				
	Total	No bdrms	1	2	3 or more bdrms	Total	No bdrms	1	2	3 or more bdrms	Total	No bdrms	1	2	3 or more bdrms
Annual Household Income	0	-	-	-	-	0	-	-	-	-	0	-	-	-	-
Moderate Income	0	-	-	-	-	0	-	-	-	-	0	-	-	-	-
Low Income	0	-	-	-	-	0	-	-	-	-	0	-	-	-	-
Very Low Income	0	-	-	-	-	0	-	-	-	-	0	-	-	-	-



The Louis Berger Group, Inc.

Census Tract 8101 - Crumpton  
Renter Occupied Mobile Home

	2005					2010					2015											
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	0	-	-	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-
Moderate Income	0	-	-	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-
Low Income	0	-	-	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-
Very Low Income	0	-	-	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-

Renter Occupied Single Family Detached

	2005					2010					2015											
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	0	-	-	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-
Moderate Income	0	-	-	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-
Low Income	0	-	-	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-
Very Low Income	0	-	-	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-

Renter Occupied Single Family Attached

	2005					2010					2015											
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	0	-	-	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-
Moderate Income	0	-	-	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-
Low Income	0	-	-	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-
Very Low Income	0	-	-	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-

Renter Occupied Apartment

	2005					2010					2015											
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	0	-	-	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-
Moderate Income	0	-	-	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-
Low Income	0	-	-	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-
Very Low Income	1	-	-	-	1	-	-	1	-	-	-	1	-	-	1	-	-	-	-	1	-	-



The Louis Berger Group, Inc.

Census Tract 8101 - Crumpton  
Owner Occupied - Total

Annual Household Income	2005					2010					2015											
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
	Moderate Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Very Low Income	4	0	0	0	1	2	0	4	0	0	0	1	2	0	4	0	0	0	0	1	2	0

Renter Occupied - Total

Annual Household Income	2005					2010					2015											
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
	Moderate Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Very Low Income	2	0	0	0	1	0	0	2	0	0	0	1	0	0	2	0	0	0	0	1	0	0

Total

Annual Household Income	2005					2010					2015											
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
	Moderate Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Very Low Income	6	0	0	0	2	2	0	6	0	0	0	2	2	0	6	0	0	0	0	2	2	0



**The Louis Berger Group, Inc.**

Census Tract 8102 - Sudlersville  
 Unmet Demand by Tenure, Housing Type, Income Segment, Bedroom Mix and Year

**Owner Occupied Mobile Home**

	2005				2010				2015			
	Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms	
Annual Household Income	0	-	-	4	0	-	-	4	0	-	-	4
Moderate Income	0	-	-	-	0	-	-	-	0	-	-	-
Low Income	0	-	-	-	0	-	-	-	0	-	-	-
Very Low Income	2	-	-	1	2	-	-	1	2	-	-	1

**Owner Occupied Single Family Detached**

	2005				2010				2015			
	Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms	
Annual Household Income	0	-	-	4	0	-	-	4	0	-	-	4
Moderate Income	0	-	-	-	0	-	-	-	0	-	-	-
Low Income	0	-	-	-	0	-	-	-	0	-	-	-
Very Low Income	18	-	1	9	17	-	1	4	17	-	1	4

**Owner Occupied Single Family Attached**

	2005				2010				2015			
	Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms	
Annual Household Income	0	-	-	4	0	-	-	4	0	-	-	4
Moderate Income	0	-	-	-	0	-	-	-	0	-	-	-
Low Income	0	-	-	-	0	-	-	-	0	-	-	-
Very Low Income	1	-	-	1	1	-	-	1	1	-	-	1

**Owner Occupied Apartment**

	2005				2010				2015			
	Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms	
Annual Household Income	0	-	-	4	0	-	-	4	0	-	-	4
Moderate Income	0	-	-	-	0	-	-	-	0	-	-	-
Low Income	0	-	-	-	0	-	-	-	0	-	-	-
Very Low Income	0	-	-	-	0	-	-	-	0	-	-	-



Census Tract 8102 - Sudlersville  
Renter Occupied Mobile Home

	2005				2010				2015			
	Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms	
Annual Household Income												
Moderate Income	0	-	-	4	0	-	-	4	0	-	-	4
Low Income	0	-	-	-	0	-	-	-	0	-	-	-
Very Low Income	1	-	-	-	1	-	-	-	1	-	-	-

Renter Occupied Single Family Detached

	2005				2010				2015			
	Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms	
Annual Household Income												
Moderate Income	0	-	-	4	0	-	-	4	0	-	-	4
Low Income	0	-	-	-	0	-	-	-	0	-	-	-
Very Low Income	2	-	-	1	2	-	-	1	2	-	-	1

Renter Occupied Single Family Attached

	2005				2010				2015			
	Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms	
Annual Household Income												
Moderate Income	0	-	-	4	0	-	-	4	0	-	-	4
Low Income	0	-	-	-	0	-	-	-	0	-	-	-
Very Low Income	0	-	-	-	0	-	-	-	0	-	-	-

Renter Occupied Apartment

	2005				2010				2015			
	Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms	
Annual Household Income												
Moderate Income	0	-	-	4	0	-	-	4	0	-	-	4
Low Income	0	-	-	-	0	-	-	-	0	-	-	-
Very Low Income	6	-	-	2	6	-	-	2	5	-	-	2



The Louis Berger Group, Inc.

Census Tract 8102 - Sudlersville  
Owner Occupied - Total

	2005					2010					2015											
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low Income	21	0	1	0	5	11	2	21	0	1	0	5	11	2	20	0	1	0	5	11	2	2
Very Low Income																						

Renter Occupied - Total

	2005					2010					2015											
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low Income	9	0	0	0	4	3	0	9	0	0	0	4	3	0	9	0	0	0	4	3	0	0
Very Low Income																						

Total

	2005					2010					2015											
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low Income	30	0	1	0	9	14	2	30	0	1	0	9	14	2	29	0	1	0	9	14	2	2
Very Low Income																						



**The Louis Berger Group, Inc.**

Census Tract 8103 - Church Hill  
 Unmet Demand by Tenure, Housing Type, Income Segment, Bedroom Mix and Year

**Owner Occupied Mobile Home**

	2005				2010				2015			
	Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms	
Annual Household Income	0	-	-	4	0	-	-	4	0	-	-	4
Moderate Income	0	-	-	-	0	-	-	-	0	-	-	-
Low Income	0	-	-	-	0	-	-	-	0	-	-	-
Very Low Income	2	-	-	1	2	-	-	1	3	-	-	2

**Owner Occupied Single Family Detached**

	2005				2010				2015			
	Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms	
Annual Household Income	0	-	-	4	0	-	-	4	0	-	-	4
Moderate Income	0	-	-	-	0	-	-	-	0	-	-	-
Low Income	0	-	-	-	0	-	-	-	0	-	-	-
Very Low Income	18	-	1	5	21	-	1	5	30	-	2	8

**Owner Occupied Single Family Attached**

	2005				2010				2015			
	Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms	
Annual Household Income	0	-	-	4	0	-	-	4	0	-	-	4
Moderate Income	0	-	-	-	0	-	-	-	0	-	-	-
Low Income	0	-	-	-	0	-	-	-	0	-	-	-
Very Low Income	1	-	-	1	1	-	-	1	2	-	-	2

**Owner Occupied Apartment**

	2005				2010				2015			
	Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms	
Annual Household Income	0	-	-	4	0	-	-	4	0	-	-	4
Moderate Income	0	-	-	-	0	-	-	-	0	-	-	-
Low Income	0	-	-	-	0	-	-	-	0	-	-	-
Very Low Income	0	-	-	-	1	-	-	-	1	-	-	-



Census Tract 8103 - Church Hill  
Renter Occupied Mobile Home

Annual Household Income	2005					2010					2015							
	Total	No bdrms	5 or more bdrms	3	4	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
Moderate Income	0	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-
Low Income	0	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-
Very Low Income	1	-	-	-	-	1	-	-	-	-	-	1	-	-	-	-	-	-

Renter Occupied Single Family Detached

Annual Household Income	2005					2010					2015							
	Total	No bdrms	5 or more bdrms	3	4	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
Moderate Income	0	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-
Low Income	0	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-
Very Low Income	3	-	-	1	1	3	-	-	1	2	-	4	-	-	-	1	2	1

Renter Occupied Single Family Attached

Annual Household Income	2005					2010					2015							
	Total	No bdrms	5 or more bdrms	3	4	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
Moderate Income	0	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-
Low Income	0	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-
Very Low Income	0	-	-	-	-	1	-	-	-	-	-	1	-	-	-	-	-	-

Renter Occupied Apartment

Annual Household Income	2005					2010					2015							
	Total	No bdrms	5 or more bdrms	3	4	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
Moderate Income	0	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-
Low Income	0	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-
Very Low Income	6	1	-	3	2	7	1	-	3	3	-	10	1	-	-	5	4	-



The Louis Berger Group, Inc.

Census Tract 8103 - Church Hill  
Owner Occupied - Total

Annual Household Income	2005					2010					2015											
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Moderate Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Very Low Income	22	0	1	0	6	12	2	25	0	1	0	6	13	3	36	0	2	1	10	20	4	4

Renter Occupied - Total

Annual Household Income	2005					2010					2015											
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Moderate Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Very Low Income	9	1	0	0	4	3	0	11	1	0	4	5	0	16	1	0	0	0	6	8	1	1

Total

Annual Household Income	2005					2010					2015											
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Moderate Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Very Low Income	31	1	1	0	10	15	2	36	1	1	10	18	3	51	1	2	1	16	28	5	5	5



The Louis Berger Group, Inc.

Census Tract 8104 - Centreville  
 Unmet Demand by Tenure, Housing Type, Income Segment, Bedroom Mix and Year

Owner Occupied Mobile Home

Annual Household Income	2005					2010					2015							
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	2	3	4
Moderate Income	9	-	-	3	5	-	10	-	-	3	6	-	11	-	-	3	4	-
Low Income	20	-	-	1	7	12	21	-	-	1	8	12	21	-	-	1	8	13
Very Low Income	15	-	-	1	7	8	16	-	-	1	7	8	16	-	-	1	7	9

Owner Occupied Single Family Detached

Annual Household Income	2005					2010					2015							
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	2	3	4
Moderate Income	69	-	4	1	11	41	79	-	4	1	13	46	85	-	5	1	14	50
Low Income	151	-	7	2	36	87	157	-	8	3	37	90	162	-	8	3	38	94
Very Low Income	149	1	8	3	38	80	152	1	8	3	39	82	156	1	8	3	40	84

Owner Occupied Single Family Attached

Annual Household Income	2005					2010					2015							
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	2	3	4
Moderate Income	4	-	-	1	3	-	5	-	-	1	3	-	5	-	-	1	3	4
Low Income	10	-	-	2	8	-	10	-	-	2	8	-	10	-	-	2	8	8
Very Low Income	11	-	-	3	8	-	11	-	-	3	8	-	11	-	-	3	8	8

Owner Occupied Apartment

Annual Household Income	2005					2010					2015							
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	2	3	4
Moderate Income	2	-	-	1	1	-	2	-	-	1	1	-	3	-	-	1	1	-
Low Income	5	-	-	1	2	1	5	-	-	1	3	1	5	-	-	1	3	1
Very Low Income	4	-	-	2	2	1	4	-	-	2	2	1	4	-	-	2	2	2



The Louis Berger Group, Inc.

Census Tract 8104 - Centreville  
Renter Occupied Mobile Home

	2005					2010					2015				
	Total	No bdrms	5 or more bdrms	3	4	Total	No bdrms	5 or more bdrms	3	4	Total	No bdrms	5 or more bdrms	3	4
Annual Household Income	2	-	-	1	1	2	-	-	1	1	2	-	-	1	1
Moderate Income	5	-	-	2	3	5	-	-	2	3	5	-	-	2	3
Low Income	5	-	-	2	3	5	-	-	2	3	5	-	-	2	3
Very Low Income	-	-	-	2	2	-	-	-	2	3	-	-	-	2	3

Renter Occupied Single Family Detached

	2005					2010					2015				
	Total	No bdrms	5 or more bdrms	3	4	Total	No bdrms	5 or more bdrms	3	4	Total	No bdrms	5 or more bdrms	3	4
Annual Household Income	8	-	-	1	5	9	-	-	1	6	10	-	-	1	2
Moderate Income	22	-	-	5	13	23	-	-	5	13	24	-	-	5	14
Low Income	21	-	-	5	11	22	-	-	5	12	22	-	-	5	12
Very Low Income	-	-	-	5	3	-	-	-	5	3	-	-	-	5	3

Renter Occupied Single Family Attached

	2005					2010					2015				
	Total	No bdrms	5 or more bdrms	3	4	Total	No bdrms	5 or more bdrms	3	4	Total	No bdrms	5 or more bdrms	3	4
Annual Household Income	2	-	-	-	1	2	-	-	-	1	2	-	-	-	1
Moderate Income	4	-	-	1	3	4	-	-	1	3	4	-	-	1	3
Low Income	4	-	-	1	3	4	-	-	1	3	4	-	-	1	3
Very Low Income	-	-	-	1	3	-	-	-	1	3	-	-	-	1	3

Renter Occupied Apartment

	2005					2010					2015				
	Total	No bdrms	5 or more bdrms	3	4	Total	No bdrms	5 or more bdrms	3	4	Total	No bdrms	5 or more bdrms	3	4
Annual Household Income	11	-	-	1	6	12	-	-	1	6	13	-	-	1	7
Moderate Income	41	2	-	8	21	42	2	-	8	22	44	2	-	8	23
Low Income	48	4	-	24	20	49	4	-	25	20	50	4	-	25	21
Very Low Income	-	-	-	24	20	-	-	-	25	20	-	-	-	25	21



The Louis Berger Group, Inc.

Census Tract 8104 - Centreville  
Owner Occupied - Total

Annual Household Income	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
Moderate Income	84	0	4	1	16	50	12	95	0	4	1	18	56	14	104	0	5	1	20	61	15
Low Income	185	0	7	4	47	108	18	192	0	8	5	50	111	19	199	0	8	5	51	116	20
Very Low Income	178	1	8	4	50	97	20	182	1	8	4	51	100	20	187	1	8	4	52	103	21

Renter Occupied - Total

Annual Household Income	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
Moderate Income	22	0	1	1	8	10	2	25	0	2	1	9	11	3	27	0	2	1	10	11	3
Low Income	71	2	1	8	29	29	3	74	2	1	8	30	30	3	77	2	1	8	32	31	3
Very Low Income	77	4	1	0	32	36	3	80	4	1	0	33	38	3	82	4	1	0	34	39	3

Total

Annual Household Income	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
Moderate Income	106	0	5	2	24	60	14	121	0	6	2	27	67	17	131	0	7	2	30	72	18
Low Income	257	2	8	12	76	137	21	267	2	9	13	80	141	22	275	2	9	13	83	147	23
Very Low Income	255	5	9	4	82	133	23	262	5	9	4	84	138	23	269	5	9	4	86	142	24



The Louis Berger Group, Inc.

Census Tract 8105 - Ruthsburg  
 Unmet Demand by Tenure, Housing Type, Income Segment, Bedroom Mix and Year

Owner Occupied Mobile Home

	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	0	-	-	-	-	4	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-
Moderate Income	1	-	-	-	1	-	2	-	-	-	1	1	-	5	-	-	-	2	3	-	-
Low Income	11	-	-	5	6	-	12	-	-	-	5	6	-	13	-	-	-	6	7	-	-

Owner Occupied Single Family Detached

	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	0	-	-	-	-	4	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-
Moderate Income	8	-	-	2	5	1	19	-	1	4	11	2	42	-	-	2	1	10	24	5	-
Low Income	107	-	6	27	58	14	114	-	6	29	62	15	130	-	-	7	2	33	70	17	

Owner Occupied Single Family Attached

	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	0	-	-	-	-	4	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-
Moderate Income	1	-	-	-	-	-	1	-	-	-	1	-	3	-	-	-	-	-	-	2	-
Low Income	8	-	-	2	6	-	8	-	-	2	6	-	9	-	-	-	-	2	7	-	-

Owner Occupied Apartment

	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	0	-	-	-	-	4	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-
Moderate Income	0	-	-	-	-	-	1	-	-	-	-	-	1	-	-	-	-	-	1	-	-
Low Income	3	-	-	1	1	-	3	-	-	1	1	-	3	-	-	-	-	2	1	-	-



The Louis Berger Group, Inc.

Census Tract 8105 - Ruthsburg  
Renter Occupied Mobile Home

	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	0	-	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-
Moderate Income	0	-	-	-	-	-	1	-	-	-	-	-	-	1	-	-	-	-	-	-	-
Low Income	3	-	-	1	2	-	4	-	-	-	2	2	-	4	-	-	-	2	2	-	-
Very Low Income																					

Renter Occupied Single Family Detached

	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
Annual Household Income	0	-	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-
Moderate Income	1	-	-	-	1	-	3	-	-	-	1	2	-	6	-	-	-	-	1	4	1
Low Income	15	-	1	4	8	2	16	-	1	4	9	2	18	-	-	1	-	5	10	2	-
Very Low Income																					

Renter Occupied Single Family Attached

	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
Annual Household Income	0	-	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-
Moderate Income	0	-	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-
Low Income	3	-	-	1	2	-	3	-	-	1	2	-	3	-	-	-	-	-	1	2	-
Very Low Income																					

Renter Occupied Apartment

	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
Annual Household Income	0	-	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-
Moderate Income	2	-	-	-	1	1	5	-	-	1	3	1	-	11	-	-	-	2	6	3	-
Low Income	35	3	-	17	14	-	37	3	-	18	15	-	42	4	-	-	-	21	17	-	-
Very Low Income																					



The Louis Berger Group, Inc.

Census Tract 8105 - Ruthsburg  
Owner Occupied - Total

Annual Household Income	2005					2010					2015											
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Moderate Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low Income	10	0	0	0	2	6	1	23	0	1	0	5	13	2	51	0	2	1	13	29	5	5
Very Low Income	128	0	6	2	35	71	14	137	0	6	2	37	75	15	156	0	7	2	43	85	17	17

Renter Occupied - Total

Annual Household Income	2005					2010					2015											
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Moderate Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low Income	4	0	0	0	1	2	0	9	0	0	1	4	3	0	20	0	0	2	7	9	1	1
Very Low Income	56	3	1	0	23	26	2	60	3	1	0	25	28	2	68	4	1	0	29	31	2	2

Total

Annual Household Income	2005					2010					2015											
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Moderate Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low Income	14	0	0	0	3	8	1	32	0	1	1	9	16	2	71	0	2	3	20	38	6	6
Very Low Income	184	3	7	2	58	97	16	197	3	7	2	62	103	17	224	4	8	2	72	116	19	19



**The Louis Berger Group, Inc.**

Census Tract 8106 - Queenstown  
 Unmet Demand by Tenure, Housing Type, Income Segment, Bedroom Mix and Year

**Owner Occupied Mobile Home**

Annual Household Income	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Moderate Income	17	-	-	6	10	-	17	-	-	-	6	10	-	17	-	-	-	-	6	10	-
Low Income	17	-	-	1	6	10	17	-	-	1	6	10	-	17	-	-	1	6	10	-	
Very Low Income	11	-	-	-	5	6	11	-	-	-	5	6	-	11	-	-	-	5	6	-	

**Owner Occupied Single Family Detached**

Annual Household Income	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Moderate Income	134	-	7	2	22	79	24	135	-	7	2	22	79	24	135	-	7	2	22	79	24
Low Income	131	-	6	2	31	75	16	131	-	6	2	31	76	16	132	-	7	2	31	76	16
Very Low Income	107	-	6	2	27	58	14	108	-	6	2	27	58	14	109	-	6	2	28	59	14

**Owner Occupied Single Family Attached**

Annual Household Income	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Moderate Income	8	-	-	-	1	6	1	8	-	-	1	6	1	8	-	-	-	-	1	6	1
Low Income	8	-	-	-	1	6	8	-	-	-	1	7	-	8	-	-	-	-	1	7	-
Very Low Income	8	-	-	-	2	6	8	-	-	-	2	6	-	8	-	-	-	-	2	6	-

**Owner Occupied Apartment**

Annual Household Income	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Moderate Income	4	-	-	-	2	1	4	-	-	-	2	1	-	4	-	-	-	-	2	1	-
Low Income	4	-	-	1	2	1	4	-	-	1	2	1	-	4	-	-	1	2	1	-	
Very Low Income	3	-	-	-	1	1	3	-	-	-	1	1	-	3	-	-	-	-	1	1	-



The Louis Berger Group, Inc.

Census Tract 8106 - Queenstown  
Renter Occupied Mobile Home

Annual Household Income	2005					2010					2015												
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4			
Moderate Income	3	-	-	1	2	4	3	-	-	-	1	2	3	4	3	-	-	-	-	1	2	3	4
Low Income	4	-	-	1	2	2	4	-	-	-	2	3	-	-	4	-	-	-	-	1	1	2	-
Very Low Income	3	-	-	1	2	-	4	-	-	2	2	2	-	-	4	-	-	-	-	2	2	2	-

Renter Occupied Single Family Detached

Annual Household Income	2005					2010					2015													
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4				
Moderate Income	16	-	1	3	10	3	16	-	1	-	3	10	3	16	-	1	-	-	3	10	3	10	3	
Low Income	19	-	1	5	11	2	19	-	1	-	5	11	2	19	-	1	-	-	5	11	2	5	11	2
Very Low Income	15	-	1	4	8	2	15	-	1	-	4	8	2	15	-	1	-	-	4	8	2	4	8	2

Renter Occupied Single Family Attached

Annual Household Income	2005					2010					2015												
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4			
Moderate Income	3	-	-	-	2	-	3	-	-	-	-	2	-	3	-	-	-	-	-	-	2	-	-
Low Income	3	-	-	1	3	-	3	-	-	-	1	3	-	3	-	-	-	-	-	1	3	-	-
Very Low Income	3	-	-	1	2	-	3	-	-	-	1	2	-	3	-	-	-	-	-	1	2	-	-

Renter Occupied Apartment

Annual Household Income	2005					2010					2015											
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4		
Moderate Income	21	-	1	2	11	5	21	-	1	2	11	5	1	21	-	1	2	11	5	1	5	1
Low Income	35	1	-	7	18	9	35	1	-	7	18	9	-	36	1	-	7	19	9	-	9	-
Very Low Income	35	3	-	-	17	14	35	3	-	-	17	14	-	35	3	-	-	18	15	-	15	-



The Louis Berger Group, Inc.

Census Tract 8106 - Queenstown  
Owner Occupied - Total

Annual Household Income	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
	163	0	7	2	31	96	25	164	0	7	2	31	96	25	164	0	7	2	31	96	25
160	0	6	4	40	92	16	161	0	6	4	40	94	16	162	0	7	4	40	94	16	161
128	0	6	2	35	71	14	129	0	6	2	35	71	14	130	0	6	2	36	72	14	130

Renter Occupied - Total

Annual Household Income	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
	43	0	2	2	15	19	4	43	0	2	2	15	19	4	43	0	2	2	15	19	4
62	1	1	7	25	25	2	62	1	1	7	26	26	2	62	1	1	7	26	26	2	62
56	3	1	0	23	26	2	56	3	1	0	24	26	2	57	3	1	0	25	27	2	57

Total

Annual Household Income	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
	206	0	9	4	46	115	29	207	0	9	4	46	115	29	207	0	9	4	46	116	29
222	1	7	11	65	117	18	223	1	7	11	66	120	18	225	1	8	11	66	119	18	225
184	3	7	2	58	97	16	185	3	7	2	59	97	16	187	3	7	2	61	99	16	187



The Louis Berger Group, Inc.

Census Tract 8107 - Grasonville  
 Unmet Demand by Tenure, Housing Type, Income Segment, Bedroom Mix and Year

Owner Occupied Mobile Home

	2005					2010					2015								
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	2	3	4	
Annual Household Income	0	-	-	-	-	-	10	-	-	-	-	-	12	-	-	-	-	-	4
Moderate Income	10	-	-	-	-	-	17	-	-	-	-	-	19	-	-	-	-	-	7
Low Income	15	-	-	-	-	-	18	-	-	-	-	-	19	-	-	-	-	-	11
Very Low Income	-	-	-	1	6	8	-	-	-	1	8	10	-	-	-	1	8	10	-

Owner Occupied Single Family Detached

	2005					2010					2015								
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	2	3	4	
Annual Household Income	0	-	-	-	-	-	77	-	-	-	-	-	100	-	-	-	-	-	18
Moderate Income	76	-	-	-	-	-	131	-	-	-	-	-	147	-	-	-	-	-	18
Low Income	143	1	7	3	36	77	175	1	9	3	44	94	186	1	10	3	47	100	25
Very Low Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Owner Occupied Single Family Attached

	2005					2010					2015								
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	2	3	4	
Annual Household Income	0	-	-	-	-	-	5	-	-	-	-	-	6	-	-	-	-	-	1
Moderate Income	5	-	-	-	-	-	8	-	-	-	-	-	9	-	-	-	-	-	4
Low Income	10	-	-	-	3	7	12	-	-	-	3	9	13	-	-	-	-	-	7
Very Low Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Owner Occupied Apartment

	2005					2010					2015								
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	2	3	4	
Annual Household Income	0	-	-	-	-	-	2	-	-	-	-	-	3	-	-	-	-	-	4
Moderate Income	2	-	-	-	-	-	4	-	-	-	-	-	5	-	-	-	-	-	1
Low Income	3	-	-	-	2	1	4	-	-	-	2	2	4	-	-	-	-	-	2
Very Low Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



The Louis Berger Group, Inc.

Census Tract 8107 - Grasonville  
Renter Occupied Mobile Home

	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	0	-	-	-	-	-	2	-	-	-	1	1	-	2	-	-	-	-	-	-	1
Moderate Income	2	-	-	-	-	-	4	-	-	-	2	3	-	4	-	-	-	-	-	-	2
Low Income	4	-	-	-	-	-	6	-	-	-	3	3	-	6	-	-	-	-	-	-	3
Very Low Income																					3

Renter Occupied Single Family Detached

	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	0	-	-	-	-	-	9	-	-	-	2	5	-	12	-	-	-	-	-	-	2
Moderate Income	11	-	-	-	-	-	19	-	-	-	5	11	-	22	-	-	-	-	-	-	5
Low Income	20	-	-	-	-	-	25	-	-	-	6	13	-	26	-	-	-	-	-	-	7
Very Low Income																					14

Renter Occupied Single Family Attached

	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	0	-	-	-	-	-	2	-	-	-	-	-	-	2	-	-	-	-	-	-	2
Moderate Income	2	-	-	-	-	-	3	-	-	-	1	3	-	4	-	-	-	-	-	-	1
Low Income	4	-	-	-	-	-	4	-	-	-	1	3	-	5	-	-	-	-	-	-	3
Very Low Income																					1

Renter Occupied Apartment

	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	0	-	-	-	-	-	12	-	-	-	1	6	-	16	-	-	-	-	-	-	8
Moderate Income	21	-	-	-	-	-	35	-	-	-	7	18	-	40	-	-	-	-	-	-	21
Low Income	46	-	-	-	-	-	56	-	-	-	23	23	-	60	-	-	-	-	-	-	30
Very Low Income																					25



The Louis Berger Group, Inc.

Census Tract 8107 - Grasonville  
Owner Occupied - Total

Annual Household Income	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
Moderate Income	0	0	0	0	0	0	0	94	0	4	1	18	55	14	122	0	5	1	24	71	19
Low Income	94	0	4	1	24	55	9	160	0	6	4	40	92	16	180	0	7	4	46	104	18
Very Low Income	171	1	7	4	47	93	19	209	1	9	4	57	115	23	222	1	10	4	60	122	25

Renter Occupied - Total

Annual Household Income	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
Moderate Income	0	0	0	0	0	0	0	25	0	1	1	9	10	3	32	0	2	2	11	14	3
Low Income	36	1	1	4	15	14	1	62	1	1	7	26	26	2	69	2	1	7	29	28	3
Very Low Income	74	4	1	0	31	35	3	91	5	1	0	38	42	3	97	5	1	0	41	45	3

Total

Annual Household Income	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
Moderate Income	0	0	0	0	0	0	0	118	0	5	2	27	65	17	154	0	7	3	35	85	22
Low Income	130	1	5	5	39	69	10	222	1	7	11	66	118	18	250	2	8	11	75	132	21



**The Louis Berger Group, Inc.**

Census Tract 8108 - Stevensville  
 Unmet Demand by Tenure, Housing Type, Income Segment, Bedroom Mix and Year

**Owner Occupied Mobile Home**

Annual Household Income	2005					2010					2015							
	Total	No bdrms	1	2	3	4	Total	No bdrms	1	2	3	4	Total	No bdrms	1	2	3	4
Moderate Income	0	-	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-
Low Income	0	-	-	-	-	-	9	-	-	3	5	-	15	-	-	1	5	9
Very Low Income	7	-	-	-	3	4	10	-	-	4	5	-	12	-	-	-	5	6

**Owner Occupied Single Family Detached**

Annual Household Income	2005					2010					2015							
	Total	No bdrms	1	2	3	4	Total	No bdrms	1	2	3	4	Total	No bdrms	1	2	3	4
Moderate Income	0	-	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-
Low Income	0	-	-	-	-	-	66	-	3	1	16	38	112	-	-	6	2	26
Very Low Income	64	-	3	1	16	35	96	-	5	2	24	52	117	-	6	2	30	63

**Owner Occupied Single Family Attached**

Annual Household Income	2005					2010					2015							
	Total	No bdrms	1	2	3	4	Total	No bdrms	1	2	3	4	Total	No bdrms	1	2	3	4
Moderate Income	0	-	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-
Low Income	0	-	-	-	-	-	4	-	-	1	3	-	7	-	-	-	1	6
Very Low Income	5	-	-	1	3	-	7	-	-	2	5	-	8	-	-	-	2	6

**Owner Occupied Apartment**

Annual Household Income	2005					2010					2015							
	Total	No bdrms	1	2	3	4	Total	No bdrms	1	2	3	4	Total	No bdrms	1	2	3	4
Moderate Income	0	-	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-
Low Income	0	-	-	-	-	-	2	-	-	1	1	-	3	-	-	1	2	1
Very Low Income	2	-	-	1	1	-	2	-	-	1	1	-	3	-	-	1	1	1



Census Tract 8108 - Stevensville  
Renter Occupied Mobile Home

	2005				2010				2015			
	Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms	
Annual Household Income	0	-	-	1	2	3	4	4	4	3	4	4
Moderate Income	0	-	-	-	0	-	-	-	0	-	-	-
Low Income	0	-	-	-	2	-	-	-	3	-	-	-
Very Low Income	2	-	-	1	3	-	-	-	4	-	-	-

Renter Occupied Single Family Detached

	2005				2010				2015			
	Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms	
Annual Household Income	0	-	-	1	2	3	4	4	4	2	3	4
Moderate Income	0	-	-	-	0	-	-	-	0	-	-	-
Low Income	0	-	-	-	10	-	-	-	16	-	-	-
Very Low Income	9	-	-	2	5	1	1	1	17	-	-	-

Renter Occupied Single Family Attached

	2005				2010				2015			
	Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms	
Annual Household Income	0	-	-	1	2	3	4	4	4	2	3	4
Moderate Income	0	-	-	-	0	-	-	-	0	-	-	-
Low Income	0	-	-	-	2	-	-	-	3	-	-	-
Very Low Income	2	-	-	1	2	-	-	-	3	-	-	-

Renter Occupied Apartment

	2005				2010				2015			
	Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms	
Annual Household Income	0	-	-	1	2	3	4	4	4	2	3	4
Moderate Income	0	-	-	-	0	-	-	-	0	-	-	-
Low Income	0	-	-	-	18	1	-	-	30	1	-	-
Very Low Income	21	2	-	10	9	3	3	3	38	3	-	-



The Louis Berger Group, Inc.

Census Tract 8108 - Stevensville  
Owner Occupied - Total

	2005					2010					2015												
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4		
Annual Household Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	81	0	3	1	21	47	8	137	0	6	4	34	81	14	0	
Low Income	77	0	3	1	21	43	9	115	0	5	2	31	63	13	141	0	6	2	38	76	16	0	
Very Low Income																							

Renter Occupied - Total

	2005					2010					2015												
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4		
Annual Household Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	31	1	0	3	12	13	1	53	1	1	6	21	21	2	0	
Low Income	33	2	0	0	13	16	1	50	3	1	0	21	24	2	61	3	1	0	26	29	2	0	
Very Low Income																							

Total

	2005					2010					2015												
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4		
Annual Household Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	113	1	3	4	33	60	9	190	1	7	10	55	102	16	0	
Low Income	111	2	3	1	34	59	10	166	3	6	2	52	87	15	202	3	7	2	64	105	18	0	
Very Low Income																							



The Louis Berger Group, Inc.

Census Tract 8109 - Romancoke  
 Unmet Demand by Tenure, Housing Type, Income Segment, Bedroom Mix and Year

Owner Occupied Mobile Home

	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	0	-	-	-	-	4	0	-	-	-	-	-	4	0	-	-	-	-	-	-	4
Moderate Income	9	-	-	-	3	5	15	-	-	-	1	5	9	22	-	-	-	1	8	13	-
Low Income	14	-	-	-	6	7	16	-	-	-	1	7	9	20	-	-	-	1	8	10	-
Very Low Income																					

Owner Occupied Single Family Detached

	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	0	-	-	-	-	4	0	-	-	-	-	-	4	0	-	-	-	-	-	-	4
Moderate Income	70	-	3	1	17	41	114	-	6	2	27	65	14	172	-	8	3	41	99	21	-
Low Income	136	-	7	3	34	73	159	1	8	3	40	86	21	191	1	10	4	48	103	25	
Very Low Income																					

Owner Occupied Single Family Attached

	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	0	-	-	-	-	4	0	-	-	-	-	-	4	0	-	-	-	-	-	-	4
Moderate Income	4	-	-	-	1	3	7	-	-	-	1	6	-	11	-	-	-	2	9	-	-
Low Income	10	-	-	-	2	7	11	-	-	-	3	8	-	14	-	-	-	3	10	-	-
Very Low Income																					

Owner Occupied Apartment

	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Annual Household Income	0	-	-	-	-	4	0	-	-	-	-	-	4	0	-	-	-	-	-	-	4
Moderate Income	2	-	-	-	1	1	4	-	-	-	2	1	-	5	-	-	-	1	3	1	-
Low Income	3	-	-	-	2	1	4	-	-	-	2	2	-	5	-	-	-	2	2	2	-
Very Low Income																					



The Louis Berger Group, Inc.

Census Tract 8109 - Romancoke  
Renter Occupied Mobile Home

Annual Household Income	2005					2010					2015				
	Total	No bdrms	5 or more bdrms	4	3	Total	No bdrms	5 or more bdrms	4	3	Total	No bdrms	5 or more bdrms	4	3
Moderate Income	0	-	-	-	-	0	-	-	-	-	0	-	-	-	-
Low Income	2	-	-	1	1	4	-	-	1	2	5	-	-	2	3
Very Low Income	4	-	-	2	2	5	-	-	2	3	6	-	-	3	3

Renter Occupied Single Family Detached

Annual Household Income	2005					2010					2015				
	Total	No bdrms	5 or more bdrms	4	3	Total	No bdrms	5 or more bdrms	4	3	Total	No bdrms	5 or more bdrms	4	3
Moderate Income	0	-	-	-	-	0	-	-	-	-	0	-	-	-	-
Low Income	10	-	1	6	1	17	-	1	4	10	25	-	1	6	14
Very Low Income	19	-	1	5	10	23	-	1	6	12	27	-	1	7	15

Renter Occupied Single Family Attached

Annual Household Income	2005					2010					2015				
	Total	No bdrms	5 or more bdrms	4	3	Total	No bdrms	5 or more bdrms	4	3	Total	No bdrms	5 or more bdrms	4	3
Moderate Income	0	-	-	-	-	0	-	-	-	-	0	-	-	-	-
Low Income	2	-	-	1	1	3	-	-	2	2	4	-	-	1	3
Very Low Income	3	-	-	1	2	4	-	-	1	3	5	-	-	1	3

Renter Occupied Apartment

Annual Household Income	2005					2010					2015				
	Total	No bdrms	5 or more bdrms	4	3	Total	No bdrms	5 or more bdrms	4	3	Total	No bdrms	5 or more bdrms	4	3
Moderate Income	0	-	-	-	-	0	-	-	-	-	0	-	-	-	-
Low Income	19	1	4	10	5	31	1	6	16	8	46	2	9	24	12
Very Low Income	44	4	4	22	18	51	4	26	21	31	62	5	31	25	25



The Louis Berger Group, Inc.

Census Tract 8109 - Romancoke  
Owner Occupied - Total

	2005					2010					2015												
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4		
Annual Household Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Moderate Income	86	0	3	1	22	50	8	139	0	6	4	35	81	14	211	0	8	5	54	122	21	0	
Low Income	163	0	7	3	44	88	18	191	1	8	4	52	105	21	229	1	10	5	61	125	25	0	
Very Low Income																							

Renter Occupied - Total

	2005					2010					2015												
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4		
Annual Household Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Moderate Income	33	1	1	4	13	13	1	54	1	1	6	21	22	2	81	2	1	9	33	32	3	0	
Low Income	71	4	1	0	30	32	3	83	4	1	0	35	39	3	100	5	1	1	42	46	4	0	
Very Low Income																							

Total

	2005					2010					2015												
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4		
Annual Household Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Moderate Income	119	1	4	5	35	63	9	193	1	7	10	56	103	16	292	2	9	14	87	154	24	0	
Low Income	233	4	8	3	74	120	21	274	5	9	4	87	144	24	329	6	11	6	103	171	29	0	
Very Low Income																							



The Louis Berger Group, Inc.

Census Tract 8110 - Chester  
 Unmet Demand by Tenure, Housing Type, Income Segment, Bedroom Mix and Year

Owner Occupied Mobile Home

	2005				2010				2015			
	Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms	
Annual Household Income	0	-	-	4	0	-	-	4	0	-	-	4
Moderate Income	9	-	-	5	9	-	-	5	9	-	-	5
Low Income	9	-	-	5	9	-	-	5	9	-	-	5
Very Low Income	9	-	-	5	9	-	-	5	9	-	-	5

Owner Occupied Single Family Detached

	2005				2010				2015			
	Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms	
Annual Household Income	0	-	-	4	0	-	-	4	0	-	-	4
Moderate Income	67	-	3	38	66	-	3	38	66	-	3	38
Low Income	86	-	4	47	86	-	4	47	87	-	4	47
Very Low Income	86	-	4	47	86	-	4	47	87	-	4	47

Owner Occupied Single Family Attached

	2005				2010				2015			
	Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms	
Annual Household Income	0	-	-	4	0	-	-	4	0	-	-	4
Moderate Income	4	-	-	3	4	-	-	3	4	-	-	3
Low Income	6	-	-	4	6	-	-	4	6	-	-	4
Very Low Income	6	-	-	4	6	-	-	4	6	-	-	4

Owner Occupied Apartment

	2005				2010				2015			
	Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms		Total	No bdrms	5 or more bdrms	
Annual Household Income	0	-	-	4	0	-	-	4	0	-	-	4
Moderate Income	2	-	-	1	2	-	-	1	2	-	-	1
Low Income	2	-	-	1	2	-	-	1	2	-	-	1
Very Low Income	2	-	-	1	2	-	-	1	2	-	-	1



The Louis Berger Group, Inc.

Census Tract 8110 - Chester  
Renter Occupied Mobile Home

Annual Household Income	2005					2010					2015				
	Total	No bdrms	5 or more bdrms			Total	No bdrms	5 or more bdrms			Total	No bdrms	5 or more bdrms		
Moderate Income	0	-	-	2	3	4	-	-	-	-	0	-	-	-	-
Low Income	2	-	-	1	1	-	-	-	1	1	2	-	-	-	1
Very Low Income	3	-	-	1	1	-	-	-	1	2	3	-	-	-	1

Renter Occupied Single Family Detached

Annual Household Income	2005					2010					2015				
	Total	No bdrms	5 or more bdrms			Total	No bdrms	5 or more bdrms			Total	No bdrms	5 or more bdrms		
Moderate Income	0	-	-	2	3	4	-	-	-	-	0	-	-	-	-
Low Income	10	-	-	2	6	1	-	-	2	6	10	-	-	-	2
Very Low Income	12	-	1	3	7	2	-	1	3	7	12	-	1	-	3

Renter Occupied Single Family Attached

Annual Household Income	2005					2010					2015				
	Total	No bdrms	5 or more bdrms			Total	No bdrms	5 or more bdrms			Total	No bdrms	5 or more bdrms		
Moderate Income	0	-	-	2	3	4	-	-	-	-	0	-	-	-	-
Low Income	2	-	-	1	1	-	-	-	1	1	2	-	-	-	1
Very Low Income	2	-	-	1	2	-	-	-	1	2	2	-	-	-	1

Renter Occupied Apartment

Annual Household Income	2005					2010					2015				
	Total	No bdrms	5 or more bdrms			Total	No bdrms	5 or more bdrms			Total	No bdrms	5 or more bdrms		
Moderate Income	0	-	-	2	3	4	-	-	-	-	0	-	-	-	-
Low Income	18	1	-	3	9	5	-	-	3	9	18	1	-	-	3
Very Low Income	28	2	-	14	11	-	-	-	14	12	28	2	-	-	14



The Louis Berger Group, Inc.

Census Tract 8110 - Chester  
Owner Occupied - Total

Annual Household Income	2005					2010					2015											
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Moderate Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low Income	82	0	3	1	21	47	8	81	0	3	1	21	47	8	81	0	3	1	21	47	8	
Very Low Income	103	0	4	2	29	57	11	104	0	4	2	29	57	11	104	0	4	2	29	57	12	

Renter Occupied - Total

Annual Household Income	2005					2010					2015											
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Moderate Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low Income	31	1	0	3	12	13	1	31	1	0	3	12	13	1	31	1	0	3	12	13	1	
Very Low Income	45	2	1	0	19	21	2	45	2	1	0	19	23	2	45	2	1	0	19	23	2	

Total

Annual Household Income	2005					2010					2015											
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	
Moderate Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low Income	113	1	3	4	33	60	9	113	1	3	4	33	60	9	112	1	3	4	33	60	9	
Very Low Income	148	2	5	2	48	78	13	149	2	5	2	48	80	13	150	2	5	2	48	80	14	



Renter Occupied Mobile Home, 2005-2015

Annual Household Income	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
	Less than \$11,900	13	0	0	2	7	4	0	14	0	0	2	8	4	0	16	0	0	2	9	4
\$11,900 to \$23,799	32	0	0	0	26	7	0	36	0	0	0	28	7	0	39	0	0	0	31	8	0
\$23,800 to \$35,699	26	0	0	0	22	4	0	29	0	0	0	24	5	0	31	0	0	0	26	5	0
\$35,700 to \$47,599	26	0	0	0	3	23	0	29	0	0	0	3	26	0	32	0	0	0	3	28	0
\$47,600 to \$59,499	11	0	0	2	1	7	0	12	0	0	3	1	8	0	13	0	0	3	1	9	0
\$59,500 to \$71,399	12	0	0	0	5	6	0	13	0	0	0	6	7	0	14	0	0	0	7	8	0
\$71,400 to \$89,299	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
\$89,300 to \$119,099	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
\$119,100 to \$148,799	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
\$148,800 to \$178,599	4	0	4	0	0	0	0	5	0	5	0	0	0	0	5	0	5	0	0	0	0
\$178,600 or more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	124	0	4	4	64	52	0	138	0	5	5	71	57	0	150	0	5	5	77	63	0

Renter Occupied Single Family Detached, 2005-2015

Annual Household Income	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
	Less than \$11,900	46	0	0	8	16	18	4	50	0	0	9	17	20	4	55	0	0	10	19	22
\$11,900 to \$23,799	147	0	0	5	49	83	10	162	0	0	6	54	92	11	177	0	0	6	59	100	12
\$23,800 to \$35,699	150	0	6	3	56	77	9	166	0	6	3	62	85	10	182	0	7	3	67	93	11
\$35,700 to \$47,599	177	0	0	1	42	119	15	196	0	0	1	47	132	17	214	0	0	1	51	144	18
\$47,600 to \$59,499	83	0	0	3	16	28	36	91	0	0	3	18	31	40	100	0	0	4	20	33	43
\$59,500 to \$71,399	104	0	0	3	34	53	15	115	0	0	3	38	59	17	126	0	0	3	41	64	18
\$71,400 to \$89,299	66	0	0	0	26	24	15	73	0	0	0	29	27	17	80	0	0	0	0	32	30
\$89,300 to \$119,099	62	5	0	0	4	34	19	68	6	0	0	4	37	21	74	6	0	0	5	41	23
\$119,100 to \$148,799	22	0	0	0	14	8	0	25	0	0	0	16	9	0	27	0	0	0	17	10	0
\$148,800 to \$178,599	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
\$178,600 or more	16	0	12	0	2	0	2	18	0	14	0	2	0	2	20	0	15	0	2	0	3
Total	873	5	18	22	259	444	125	966	6	20	24	286	492	138	1054	6	22	26	312	537	151





Owner Occupied Mobile Home, 2005-2015

Annual Household Income	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
	Less than \$11,900	59	0	0	5	26	28	0	66	0	0	5	29	31	0	72	0	0	6	32	34
\$11,900 to \$23,799	80	0	0	0	34	46	0	88	0	0	0	38	51	0	96	0	0	0	41	55	0
\$23,800 to \$35,699	167	0	0	5	52	109	0	185	0	0	6	58	120	0	201	0	0	7	63	131	0
\$35,700 to \$47,599	198	0	0	4	84	97	13	220	0	0	5	93	108	14	240	0	0	5	101	118	15
\$47,600 to \$59,499	112	0	0	0	23	89	0	124	0	0	0	25	99	0	135	0	0	0	27	108	0
\$59,500 to \$71,399	27	0	0	0	18	9	0	30	0	0	0	20	10	0	32	0	0	0	22	11	0
\$71,400 to \$89,299	55	0	0	0	15	25	15	61	0	0	0	17	28	17	67	0	0	0	18	31	18
\$89,300 to \$119,099	34	0	0	0	0	34	0	38	0	0	0	0	38	0	41	0	0	0	0	41	0
\$119,100 to \$148,799	6	0	0	0	0	6	0	7	0	0	0	0	7	0	8	0	0	0	0	8	0
\$148,800 to \$178,599	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
\$178,600 or more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	739	0	0	15	232	445	28	818	0	0	16	279	493	31	893	0	0	18	304	537	33

Owner Occupied Single Family Detached, 2005-2015

Annual Household Income	2005					2010					2015										
	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4	Total	No bdrms	5 or more bdrms	1	2	3	4
	Less than \$11,900	413	5	31	13	119	166	78	457	5	34	15	132	184	86	499	6	38	16	144	201
\$11,900 to \$23,799	945	0	39	12	225	567	102	1,047	0	43	13	249	628	113	1,142	0	47	15	272	685	123
\$23,800 to \$35,699	985	0	45	13	209	616	102	1,091	0	50	14	231	682	113	1,190	0	55	16	252	744	123
\$35,700 to \$47,599	1,347	0	51	32	166	791	307	1,492	0	56	36	184	876	340	1,628	0	61	39	201	956	371
\$47,600 to \$59,499	1,294	0	99	0	108	792	295	1,432	0	109	0	119	877	327	1,563	0	119	0	130	957	357
\$59,500 to \$71,399	1,119	0	44	11	88	658	318	1,238	0	49	12	97	729	352	1,351	0	53	13	106	795	384
\$71,400 to \$89,299	1,699	0	115	4	108	937	534	1,881	0	127	5	120	1,038	591	2,053	0	139	5	131	1,132	645
\$89,300 to \$119,099	1,927	0	89	0	86	1,005	747	2,133	0	99	0	95	1,113	827	2,327	0	108	0	104	1,214	902
\$119,100 to \$148,799	905	0	41	32	23	415	394	1,002	0	46	35	25	459	437	1,094	0	50	39	27	501	476
\$148,800 to \$178,599	407	0	32	0	16	191	168	451	0	36	0	18	211	186	492	0	39	0	20	230	203
\$178,600 or more	481	0	72	0	17	182	210	533	0	80	0	19	202	232	581	0	87	0	20	220	253
Total	11,522	5	659	118	1,165	6,321	3,255	12,757	5	729	131	1,289	6,998	3,604	13,919	6	796	143	1,407	7,636	3,933

